

Landlord Legal Expenses and Rent Guarantee - RR

Demands & Needs Statement

Our understanding of your demands and needs

This insurance policy meets the demands and needs of residential landlords who require protection in the following areas:

- against the legal costs following an incident of physical damage or in regaining possession of a let property;
- defending criminal prosecutions arising from your role as a landlord.
- Hotel expenses where no alternative accommodation is available whilst trying to regain possession of your let property.
- Loss of rental income during the repossession process.

Our assessment

We believe that the Landlord Legal Expenses and Rent Guarantee (Standard) Insurance policy underwritten by Financial and Legal Insurance Company Limited and administered by Lexelle Limited may be suitable for your needs.

Please note:

- We have no contractual obligation to place business with Lexelle Limited or Financial and Legal Insurance Company Limited.
- No personal recommendation or advice has been given by us in relation to the suitability of this product. You have selected this insurance based on the factual information provided.

We strongly recommend that you:

- Read the Insurance product Information Document (IPID) which summarises the key features of the cover.
- Review the full policy wording to ensure the product meets your requirements.

By proceeding, you confirm that,

- You understand the cover provided; and
- You accept the policy terms and conditions.

Our Status

Stubben Edge Markets Limited (FRN: 311926) is authorised and regulated by the FCA and entered on the FCA Register (www.fca.org.uk). Stubben Edge Markets Limited is incorporated in the UK with the company number 03317764.

For the purposes of this insurance, we confirm that we are acting on behalf of you as your intermediary. However, where we receive premium, we may do so under a risk transfer arrangement from the insurer. This means that any such monies are treated as having been received by the insurer once they are received by us. In these circumstances, we hold the money as agent of the insurer.