



Stubben Edge (Risk) Limited

Landlord Legal Expenses Demands & Needs Statement

Our understanding of your demands and needs

From the information you have provided to us we have identified that your demands and needs are intended to meet the demands and needs of an individual who requires 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.

This insurance does not acquire a surrender value and there is no benefit payable at expiry of this insurance.

In accordance with the Financial Conduct Authority ('FCA') rules, we are required to ensure that the policy we are providing is suitable for your needs.

Our assessment

We believe that the Landlord Legal Expenses 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. Full details of the policy terms and conditions are available on request.

By proceeding, you confirm that,

- You understand the cover provided; and

- You accept the policy terms and conditions.

An explanation of the Premium Credit agreement to cover the costs of this policy is available in the next step if this method for the payment of premiums has been selected.

You must take reasonable care not to make a misrepresentation to your insurer. If you deliberately or carelessly misinform your insurer, this could mean that part or all of a claim may not be paid.

Our Status

Stubben Edge (Risk) Limited (FRN: 943286) is authorised and regulated by the FCA and entered on the FCA Register (www.fca.org.uk). Stubben Edge (Risk) Limited is incorporated in the UK with the company number 09073942.

While we conduct business with Lexelle, we confirm that for the purposes of this insurance, we are acting for and on behalf of the insurance provider.

We have neither a direct or indirect holding of any voting rights or capital in the insurance provider we are suggesting. Likewise, the insurance provider has no direct or indirect holding of any voting rights or capital in our firm.