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## LEXELLE LIMITED

Lexelle Limited is an experienced insurance wholesaler and was established in 1996. It is based in Sheffield and employs a professional team of staff with expertise and experience across a wide cross-section of the UK insurance industry.

Lexelle offers a range of products and services to a client base comprising of insurers, insurance claims handling companies and insurance brokers. The company has one of the broadest ranges of added value insurance products and services available in the market, all at competitive rates. This enables brokers and broker networks alike to offer a comprehensive suite of insurance solutions to their clients creating a 'one stop shop'.

Lexelle maintains its position in the local community of Sheffield by participating in a number of charitable events and most recently raised funds for Yorkshire Air Ambulance.

It is also well known for its regular sponsorship of British Grand Prix and Isle of Man TT motorcycle racing and, in particular, for its financial support of star riders Alex Lowes, Taylor and Tarran Mackenzie.

Assurant currently offer both Lexelle's Family Legal Expenses and Landlords Legal Expenses products and have enjoyed a successful working relationship spanning over the past 7 years. More information on these products is detailed below:

### FAMILY LEGAL EXPENSES

Lexelle's Family Legal Expenses Insurance provides cover to support families with some of the most common areas where advice or legal assistance may be required. For relatively little cost you can protect you and your family and potentially save yourself thousands of pounds in legal fees.

Our policy can provide up to £75,000 of legal fees and assistance to exercise your legal rights should you become involved in a legal dispute relating to:

- Employment disputes\*
- Criminal prosecution defence
- Contract disputes
- Bodily injury
- Legal defence
- Property protection
- Tax protection

Our policy also includes:

- Free legal advice line
- Loss of earnings up to £100 a day owing to jury service

\* £50,000 maximum

## **LANDLORD INSURANCE**

Landlord Insurance protects you if you are a property owner and letting out to a third party. It is essential that you have an insurance policy which protects your investment and legal liabilities, whether you are a first time landlord or an established letting agency.

Landlord Insurance is different to ordinary home insurance as it provides the additional cover which you need as a landlord – such as legal expenses insurance. Although some insurance policies may include every type of cover, others may only include them as additional options.

It is imperative to consider what you need to be insured for and whether this meets your needs and requirements before going ahead.

## **LEXELLE LANDLORD INSURANCE**

This policy helps protect you against unforeseen legal costs resulting from an incident where the tenant fails to perform their obligations set out in the tenancy agreement (relating to the rightful occupation of the insured property).

Cover includes:

- Up to £50,000 worth of legal expenses cover
- Disputes relating to:
  - Breach of tenancy
  - Repossession and eviction
  - Damage to rented properties
- Legal cost of pursuit of recovery of rent arrears
- Hotel expenses

## **LANDLORDS LEGAL EXPENSES & RENT GUARANTEE**

In addition to our Landlords Legal Expense cover, this policy provides cover for payment of rent arrears owed by the tenant under the tenancy agreement where an event has occurred and where appropriate the insured is issuing proceedings for damages under this policy against the tenant.

Cover includes:

- Up to £50,000 worth of legal expenses cover
- Disputes relating to:
  - Breach of tenancy
  - Repossession and eviction
  - Damage to rented properties
- Legal cost of pursuit of recovery of rent arrears
- Hotel expenses

Plus

- Rent guarantee for up to £2,500 for 6 month or 12 months