

## Notice to Policyholders

### Important News for Lexelle Landlord Legal Expenses Policyholders

We are constantly renewing our Landlords Legal Expenses insurance services to ensure that we continue to offer products that respond to our customers' needs. Our Lexelle Landlords Legal Expenses policy is being replaced by a new Lexelle policy which is underwritten by Financial & Legal Insurance Company Limited and as such there are some important changes to the policy covers and the tenant referencing terms of the policy

Please read this notice carefully and keep it with your policy booklet. A summary of the key changes to your policy are listed below. Your policy schedule sets out the cover you have selected. All changes apply from your renewal date so before you renew your insurance, please ensure that the cover provided still meets your needs. When you renew your policy you are accepting these changes.

<b>Landlords Legal Expenses Policy Covers</b>	<b>Old UKG Landlords Legal Expenses Policy</b>	<b>New Financial &amp; Legal Landlords Legal Expenses Policy</b>	<b>What This Means To YOU</b>
<b>Free Legal Advice</b>	No Legal Advice Line service was provided other than the Landlords Claims Helpline for matters relating to the policy covers	7x24 Free Legal Advice line service for all your personal legal matters	A comprehensive 7x24 Legal Advice Helpline Service will now be provided.  <b>Tel : 0333 400 8217</b>
<b>Landlords Legal Expenses – Main policy covers</b>	Section 1 – Pursuit Section 2 – Legal Defence Section 3 – Hotel Expenses  Up to £50,000 Legal expenses	Replicate Policy Sections and covers provided	There are no changes to the main policy cover Sections 1-3
<b>Policy Conditions &amp; General Changes</b>	<b>Old UKG Landlords Legal Expenses Policy</b>	<b>New Financial &amp; Legal Landlords Legal Expenses Policy</b>	<b>What this means to You</b>
<b>Meaning Of Words &amp; Terms</b>	Page 1 - Policy Definitions	See section headed "Definitions of terms used" - Page 6	A full list of key policy definitions explaining the meaning of words and terms used throughout the new policy are listed under the Definition of terms used heading ( <b>the definitions are then listed in bold throughout the policy wording</b> )
<b>Insurer Details</b>	Policy was arranged and administered by Assurant Intermediary Limited and underwritten by UK General Insurance on behalf of Great Lakes Insurance SE.	The new Family Legal Platinum policy is arranged by Assurant Intermediary Limited and administered by Lexelle Limited. The policy is underwritten by Financial & Legal Insurance Company Limited	The new policy is arranged by Assurant Intermediary Limited and administered for claims made on the policy by Lexelle Limited on behalf of the policy underwriters, Financial & Legal Insurance Company Limited.
<b>Policy Exclusions</b>	Page 5 – What is Not Covered (Sections A – C)	See Page 9 - What is Not Covered (Sections A – C)	Policy exclusions apply so please refer to section headed "What is not Covered starting on Page 9
<b>Policy Conditions</b>	Page 7 – Policy Conditions (Sections 1 – 14)	See section headed - "General policy terms & conditions" starting on Page 10	Policy conditions apply so please refer to section headed "General policy terms and conditions" on Page 10

<b>Policy Conditions &amp; General Changes – cont'd</b>	<b>Old UKG Landlords Legal Expenses Policy</b>	<b>New Financial &amp; Legal Landlords Legal Expenses Policy</b>	<b>What this means to You</b>
<b>Making A Claim on the policy</b>	<p>Page 6 – CLAIMS</p> <p>Section A. Reporting of your Claim</p>	<p>See section headed “Making a Claim” on Page 5. This details the claims procedure for the new provider.</p> <p>Claims Tel: 0114 249 3300</p>	<p>Refer to the Making a Claim section on Page 5 for details of how to claim on the policy.</p> <p>Note there is no change to the Claims Administrator with the new policy</p>
<b>Data Protection</b>	<p>Page 10 – DATA PROTECTION UK General Insurance Limited – Privacy Policy</p>	<p>See section headed “Financial &amp; Legal Insurance Company Limited Privacy Notice”</p>	<p>Please refer to the Financial &amp; Legal Privacy Notice as detailed on Page 15 of the new policy wordings</p>