



Household Legal Expenses Cover



We're ready to assist...

Household Legal Expenses Cover

- professional support for you and your property

Whilst some insurance policies may provide an element of legal cover, there are many other situations that homeowners should consider insuring themselves against. Legal expenses cover will help to cover the legal costs if, for example, there is an employment issue such as unfair dismissal, a dispute with a tradesman or perhaps a clinical negligence complaint.

Household legal expenses insurance provides access to a legal advice helpline, plus help to find a specialist lawyer and the cost of legal fees up to £75,000 (£50,000 limit for Employment Disputes).

Who can take it out?

Legal expenses cover can be added to the core policy by residential homeowners and tenants of rented properties. Legal expenses is not available as a stand-alone product.

Did you know?

Homeowners of leasehold flats or tenants of unfurnished rental properties can also add legal expenses to their contents only policy.

Is it worth it?

Should you need advice, solicitors' fees can be anything between £175 to over £500 an hour for more experienced solicitors in London, so having access to a dedicated legal helpline alone could make it worthwhile.

Before you add this cover to your policy, it is worth checking whether you have any legal cover included as part of a bank account so you don't double up on cover.

NB: You may have legal expenses cover with your car insurance but this cover will only apply to motoring claims.

What it costs

Annual cover for household legal expenses will cost just **£8.30 (£0.74** if paid monthly)

Case study example - Contract Disputes (Goods & Services)

What was the issue?

A policyholder purchased replacement windows but was not happy with the finish due to stiff locks and drafts coming through. The agent managing the property tried to resolve the matter but the policyholder was not happy with the outcome. The policyholder had to obtain a surveyor's report to evidence and substantiate the issue.

What support did we provide?

Upon receipt of the report, we validated the claim and handled the dispute. As the matter couldn't be resolved amicably and due to the value of work involved, the policy enabled solicitors to be hired to sue the agent.

The court found in favour of the policyholder and rectification work was undertaken to fix the replacement window.

This saved the policyholder a great sum of money in legal expenses.

Case study example – Use of Helpline

What was the issue?

A policyholder contacted the helpline about their adjoining neighbour building an extension which included use of the shared (party) wall. They were concerned about potential damage this may cause and the neighbour had not given notice under the Party Wall Act.

What support did we provide?

We established that no damage had been caused and explained to the policyholder that even though the Party Wall Act exists, the courts do not compensate or take any action if it is not complied with.

We also advised that we could not take any action to prevent the work. They should however take photos of the shared walls and the ceiling to show the current state, so then if damage did occur, they would have evidence to support a claim.

Using the helpline prevented the policyholder from spending money on legal fees for a case they couldn't yet pursue but gave them good advice on how to prepare should a problem occur.



What is covered?

This policy will cover the policyholder for legal costs up to a maximum of £75,000 (£50,000 limit for Employment Disputes).

The policy also covers any family member that resides with the policyholder at their principal home.

- ✓ 24x7 Free Legal Advice Line
- ✓ Personal Injury (including up to £5,000 rehabilitation costs)
- ✓ Employment Disputes
- ✓ Criminal Prosecution Defence
- ✓ Tax Protection
- ✓ Jury Service
- ✓ Contract Disputes
- ✓ Property Protection
- ✓ Education (Admission Appeal)
- ✓ Wills & Probate
- ✓ House Sale / Purchase
- ✓ Travel Disputes
- ✓ Identity Theft
- ✓ Social Media Defamation

How to make a claim

You can claim by contacting the administrator:

Lexelle Limited, PO Box 4428, Sheffield, S9 9DD.

Telephone: **0114 249 3300**

Email: **assist@lexelle.com**

When contacting the administrator, you must supply a complete and truthful report of the facts including details of any potential witnesses and any documentary evidence in support of your claim.

* Please refer to the IPID and Policy Document for full details of Policy Conditions and General Exclusions

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