

# Legal Indemnities Insurance

## Insurance Product Information Document

**Company: Aviva Insurance Limited**

**Product: Legal Indemnity**

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

### What is this type of insurance?

Legal Indemnity is a single premium insurance which protects buyers, mortgage-lenders and future property owners from legal disputes about the ownership, occupation and/or use of a property. The cover applies to existing residential or business premises.



#### What is insured?

If anyone, relying on the legal issue for which your policy covers you (see your 'Covered Risk'), claims that you do not have the right to occupy or use the property as it has been, without complaint, for the past 12 months, or that you must pay to release the property from the legal issue, the policy covers you for the following losses, up to the amount of the 'Cover Limit' shown in the policy schedule:

- ✓ costs and expenses of rectifying the legal issue;
- ✓ damages awarded against you by a court;
- ✓ reduction in the market value of the property;
- ✓ other expenses, with our written consent.

The policy automatically covers your mortgage lender, subsequent owners and their lenders.



#### What is not insured?

✗ Depending on the type of legal issue insured by your policy, there are specific exceptions to your cover. Please refer to the 'Uninsured Losses' section of your policy.



#### Are there any restrictions on cover?

Certain limitations apply to your policy, including:

- ! neither you nor anyone acting on your behalf will, without our prior written agreement:-
  - disclose the existence of the policy to anyone other than a buyer or mortgage-lender of the property;
  - discuss or enter negotiations with anyone who may have an interest in the 'Covered Risk'.
- ! the property must continue to be used for the same purpose for which it was used when the policy was put in place.



#### Where am I covered?

- ✓ A property located in England, Wales, Scotland, Northern Ireland, the Channel Islands or the Isle of Man can be covered by these policies.



#### What are my obligations?

You must:-

- take reasonable care to give us complete and accurate answers to any questions we ask;
- observe and fulfil the terms, provisions, conditions and clauses of this policy - failure to do so could affect your cover;
- tell us as soon as possible about any event which might lead to a claim;
- not take steps to negotiate or settle a claim.

We will tell you what information you need to provide to us to achieve settlement of a claim.



## When and how do I pay?

Payment options should be discussed with the conveyancer or legal adviser who has arranged this policy for you.



## When does the cover start and end?

The duration of your cover is described in the policy as your 'Period of Cover' and will either be for ever (without a time limit) or for a certain number of years: if for a certain number of years, a mortgage-lender may have a different period of cover to a property owner.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase (or from the day you receive your policy documents if this is later).

If you cancel before the cover starts, we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

Cancellation may be subject to the approval of a mortgage-lender and/or any other interested party.

To cancel, please contact us at Aviva Legal Indemnities, 80 Fenchurch Street, London EC3M 4AE or by e-mail to [Liunderwriting@aviva.com](mailto:Liunderwriting@aviva.com) or telephone +44 800 158 2236, quoting your policy number.

