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# Landlord Legal Expenses & Rent Guarantee Insurance

## POLICY SCHEDULE

In return for payment of the Premium specified in this Schedule and based on any information that the Insured, or anyone acting on their behalf, has provided to the Coverholder or to Temple, the Insurer will indemnify the Insured on the terms and conditions contained in this Schedule and the Policy Wording.

This Schedule forms part of the contract between the Insured and the Insurer and is based on information provided in the proposal form or provided by the Insured to the Coverholder which results in the issue of this Schedule. Any changes to information and/or new material information must be provided promptly to Temple or to the Coverholder and the Insured has a duty to continue providing any material information that may arise during the Period of Insurance. Any provision of incomplete or inaccurate information or failure to provide new material information promptly may affect how claims are settled under this Policy or may result in cancellation of this Insurance.

<b>Policy Number:</b>	LERG-7135063072	<b>Policy Wording Reference:</b>	Landlord Legal Expenses & Rent Guarantee Insurance	
<b>Insured:</b>	Mr Pratik Chowdhury			
<b>Risk Address:</b>	221b baker street London W1U 6SG			
<b>Period of Insurance:</b>	1st June 2025	To: 31st May 2026	(Both dates inclusive)	
<b>Insured Section</b>	<b>Limit of Indemnity</b>	<b>Cover Provided</b>	<b>Minimum Amount in Dispute</b>	<b>Excess</b>
<b>1. Rent Recovery</b>	£100,000 Any one Claim £1,000,000 Aggregate	Operative	£1,000	£250
<b>2. Property Damage</b>	75% up to £100,000 £1,000,000 Aggregate	Operative	£1,000	£250
<b>3. Nuisance</b>	£100,000 Any one Claim £1,000,000 Aggregate	Operative		£250
<b>4. Property Disputes</b>	£100,000 Any one Claim (75% Service Charge Claims) £1,000,000 Aggregate	Operative	£1,000 (Service Charge)	£250
<b>5. Contract</b>	75% up to £100,000 £1,000,000 Aggregate	Operative	£1,000	£250
<b>6. Health &amp; Safety</b>	£100,000 Any one Claim £1,000,000 Aggregate	Operative		£250
<b>7. Tax Investigations</b>	£100,000 Any one Claim £1,000,000 Aggregate	Operative		£250
<b>8. Eviction &amp; Repossession</b>	£100,000 Any one Claim £1,000,000 Aggregate	Operative		£250
<b>9. Rent Guarantee</b>	£2,500 Per Month £25,000 Aggregate	Operative		£500 or 1 month
<b>10. Attendance</b>	£100 Per Day £1,000 Aggregate	Operative		£250
<b>Legal Advice Helpline</b>		Operative		
<b>Co-Insurance:</b>			<b>Appointed Representative:</b>	
40% of each and every claim where the Insured chooses to use a solicitor who is not selected by Temple and where the Insured's chosen solicitor does not agree to Temple's standard charging rates			Temple Solicitors	

Premium: £170	IPT: £26	Total Premium Payable: £220
Coverholder: Moneywise Investments LPC	Date of Issue:	27th May 2025

**Temple Legal Protection Limited**, Head Office & Registered Office: One, Bell Court, Leapale Lane, Guildford GU1 4LY

Registered in England & Wales No. 3698194

**Temple Legal Protection Limited** is authorised and regulated by the Financial Conduct Authority