

# Legal Expense Insurance for Landlords







## Why Legal Expense Insurance for Landlords?

Every landlord hopes to have a straightforward, trouble-free relationship with their tenants but sadly more often than not this isn't the case.

If things go wrong such as a tenant refusing to pay rent or damaging the property, it will likely be time consuming and expensive to sort out. This is where our unique Landlord's Legal Expense Insurance product can help.

We will appoint a lawyer to represent you and pay their costs to protect your rights as a residential landlord arising from property damage, repossession, recovery of rent arrears and property-related prosecution defence.

## Why ARAG?

-  **Legal costs for pursuit and defence** – If legal action is necessary, ARAG's legal expense insurance products are there to cover the legal costs and expenses of events covered under the Policy. Legal expense insurance is a before the event cover.
-  **Legal information helpline** – ARAG customers have access to our confidential legal information helpline for general information for an initial 15 minute consultation, between 9am and 5pm AEST on weekdays.
-  **Document Centre** – ARAG customers have access to many helpful legal documents via ARAG's Document Centre. All legal documents have been drafted by lawyers and can be easily customised.
-  **Online quoting system** - ARAG provides its broker partners access to an online portal to quote and bind.
-  **Local team** - underwriting, sales and claims experts on the ground.
-  **Tailored** - to schemes, industry groups, employee and membership benefits.

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## About ARAG Australia

ARAG Australia is part of the ARAG Group, a global expert in Legal Expense Insurance. ARAG Australia has a locally based team, providing nationwide services to all Australian clients and partners, offering legal expense insurance policies under a binding authority as agent for the insurer of the products.

## Summary of cover

<b>1. Property damage</b>	If property has been damaged, trespassed or persons cause a nuisance to an Insured property.
<b>2. Repossession</b>	Cover to pursue legal rights in repossession of a property that is leased under a tenancy agreement.
<b>3. Recovery of rent arrears</b>	If a tenant is in arrears and fails to ignore continued reminders for payment.
<b>4. Tax protection</b>	If an Insured faces an investigation by the ATO regarding the property.
<b>5. Prosecution defence</b>	In the event of a landlord facing prosecution changes due to non-compliance this may include issues such as unlawful property access, hygiene or health and safety regulations.
<b>6. Contract disputes</b>	If the landlord enters into a dispute over the supply of Goods or services..

For a full description of Policy cover, conditions and exclusions, please read the Policy wording.

## What happens if ...

### Recovery of rent arrears example\*

Bryan was renting out his property which he had inherited from his parents, however the tenants stopped paying rent and refused to vacate the property. Despite numerous attempts to remedy the arrears or situation, Bryan had no alternative but to take legal action. Bryan contacted ARAG who provided initial information via the Legal Information Helpline, before a formal claim was made. ARAG contacted the tenant however they were unable to come to an arrangement. Legal proceeding was undertaken to recover outstanding monies and eviction from the premises. The legal costs were met by ARAG, and all outstanding rent was collected.

### Contract disputes example\*

Sam hired Colour Me Painting Company to repaint his rental property. Upon completion of the work Sam noticed the paint quality was not the same as quoted. Colour Me Painting advised that the original paint was unavailable and was substituted. Sam argued that the job should be redone with the correct paint. Colour Me Painting Company refused to take any further action and was demanding full payment despite an inferior product being used. Sam contacted his broker who advised that he had Legal Expense cover for landlords. ARAG were contacted and a claim was accepted, ARAG appointed lawyers and a Statement of Claim was issued against the painting company who in turn sought to negotiate a settlement outside of court. Colour Me Painting Company repainted Sam's entire property with the agreed paint and price. Other than the excess Sam did not have to spend anything further.

\*These are examples of how the product works only and are **not** testimonials of actual customers or situations.

## For more information

To find out more about ARAG's landlord legal expense insurance please visit [www.arag.com.au](http://www.arag.com.au) or call us at (02) 8066 0162 or email [contact@arag.com.au](mailto:contact@arag.com.au).



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