



ABBEY LEGAL
PROTECTION

Legal Expenses Policy for First Tier Tribunals

- Abbey Legal Protection have launched an exclusive Legal Expenses Policy in conjunction with Chambers and Newman and specialist property managers to protect Residential Landlords.
- There is a substantial risk to Residential Landlords in that they may be unable to recover the high legal costs of defending an action at a Tribunal Hearing.
- Irrespective of the outcome of the actual Tribunal Hearing, individual long leaseholders who are in dispute with their own Residential Landlords can apply to the Tribunal to prevent the company recovering their defence costs from the service charge account.
- Tribunals can preclude the recovery of costs even when the Residential Landlord is found to be in the right and when there is no question of negligence on behalf of the individual directors of the Management Company.
- In the event that this occurs, the Residential Landlord will have a financial liability that they are unable to meet from their likely sole source of income ie the service charge.
- The Legal Expenses Policy meets the legal costs of the Residential Landlord in defending an action against them by a leaseholder.
- This policy should be considered in association with Directors and Officers Liability Insurance and is in no way designed as a replacement or alternative for that type of cover.

For further information, please contact Simon Glover at

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