LEGAL REFORM ENDORSEMENT

(Applicable to policies in force on or after 1 May 2026)

This Endorsement amends the Policy Wording RGI-PW-Aug21 and shall be read in conjunction with it. In the event of conflict between this Endorsement and the Policy Wording, this Endorsement shall prevail.

1. Statutory Interpretation Clause

Where this policy refers to any statute, regulation, notice, tenancy type, or possession procedure that has been repealed, amended, or replaced by subsequent legislation, such reference shall be construed as referring to the equivalent or replacement statutory provision in force at the date of the Insured Event.

All cover under this policy is subject to the insured complying with any landlord and tenant legislation in force at the time the cover applies.

2. Abolition of Section 21 / Possession Proceedings

Any reference within the Policy Wording to:

- Section 21 notices;
- "no-fault" eviction;
- recovery of possession following expiry of a fixed term;

shall be read as referring to possession proceedings brought under the valid statutory grounds available at the time of action.

Cover shall apply only where the Insured seeks possession in accordance with the statutory grounds for possession then in force.

For the avoidance of doubt, this policy does not provide cover for possession proceedings relying upon a statutory procedure that has been repealed.

3. Tenancy Definitions

Any reference to:

- Assured Shorthold Tenancy (AST);
- Fixed-Term Tenancy;

shall, where applicable under current law, be read as referring to an Assured Periodic Tenancy or such other tenancy classification as replaces or supersedes ASTs under statute.

The absence of a fixed term shall not invalidate cover, provided the tenancy is legally constituted and compliant with statutory requirements.

There are no longer any minimum period requirements applying.

4. Rent Increases

Where the Policy Wording refers to rent review or rent increase provisions, such provisions shall be subject to statutory restrictions on:

- Frequency of rent increases;
- Notice periods;
- Prescribed statutory forms and procedures.

This policy only provides cover if the insured complies with the landlord and tenant legislation in force at the time of the claim.

5. Notice Requirements

Any reference within this policy to statutory notice periods or prescribed notice forms shall be interpreted in accordance with the statutory requirements applicable at the date the notice is served.

Failure to comply with the statutory notice requirements in force at time of claim may affect cover where such compliance is a condition precedent to legal proceedings.

6. Statutory Redress Schemes and Databases

Where legislation introduces mandatory:

- Landlord registration requirements;
- Property databases;
- Ombudsman or redress schemes;

cover under this policy shall operate subject to the Insured's compliance with such statutory requirements where legally required.

This policy does not indemnify fines, penalties, or sanctions imposed for non-compliance with statutory registration or redress obligations.

7. Tenant Rights and Anti-Discrimination Provisions

Where legislation introduces statutory tenant rights (including but not limited to rights relating to pets, family status, or benefit status), cover under this policy shall apply subject to the Insured acting in accordance with such statutory obligations.

8. General Compliance Condition

It is a condition of this policy that the Insured complies with all landlord and tenant legislation in force at the time of:

- Granting the tenancy;
- Serving notice;
- Increasing rent;
- Seeking possession;
- Bringing or defending legal proceedings.