

## About No Win, No Fee Agreements (Conditional Fee Agreement - CFA) Housing Disrepair Claims

Getting expert legal help and going to court can be costly, particularly if you are not successful. To mitigate this **No Win No Fee** agreements were developed.

When these agreements work well they can help you get help to enforce your rights when this may otherwise have been unaffordable. They can also reduce the risks to you if the claim is unsuccessful. Lots of people have benefited from them and usually they work as expected.

We explain below how they work.

### 1. If You Win:

#### Our Basic Charges and Disbursements:

- Your landlord will cover these costs.

#### Success Fee:

- Charged as a maximum of **25% plus VAT** of your compensation.
- This is deducted directly from the compensation you receive.

#### ATE Insurance Premium:

- You will pay the ATE insurance premium from your compensation.

### 2. If You Lose:

#### No Basic Charges or Disbursements:

- You will not be charged basic legal fees, provided:
  - a) You cooperate fully with the legal process.
  - b) You do not provide false or misleading information.

---

## After the Event (ATE) Insurance Policy

### 1. Purpose:

- The ATE insurance policy offers two primary benefits:
  1. Covers expenses incurred during your claim.
  2. Protects you from liability for your landlord's legal costs if the claim is unsuccessful.

## 2. Payment Terms:

1. No upfront payment is required for the ATE policy.
2. If you win:
  - The premium is deducted from your compensation.
3. If you lose:
  - You do not owe any premium.

## 3. Premiums & Coverage:

- **Underwriter:** Financial and Legal Insurance Limited (regulated by the FCA, Ref: 202915).
  - **Indemnity Cover:** £25,000, sufficient for housing disrepair cases.
  - **Staged Premiums:**
    - **Pre-Issue:** £280 + 12% Insurance Premium Tax (IPT) = **£313.60**.
    - **Post-Issue:** £350 + 12% IPT = **£392.00**.
- 

## Exceptions to ATE Coverage

The ATE insurance policy will not provide coverage if you:

1. Withdraw your claim against legal advice.
2. Fail to provide required instructions.
3. Act dishonestly.

In these scenarios, you may be personally liable for:

- Disbursements incurred during your claim.
  - Your legal fees and your landlord's legal costs.
- 

## Additional Information

- Further details about the agreement and the ATE insurance policy will be provided.
- 

This agreement is designed to minimise financial risk for claimants, ensuring they are not burdened with upfront costs or fees if the claim fails. However, it is critical for claimants to cooperate fully, provide truthful information, and follow legal advice to maintain the benefits of the agreement and insurance coverage. Further information on 'No win no fee' agreements is published by the SRA can be found at <https://www.sra.org.uk/no-win-no-fee>