



# RENT PROTECTION AND LEGAL EXPENSES WITH A DIFFERENCE

**EVEN WHEN YOU'VE TAKEN ALL THE RIGHT MEASURES TO LOOK AFTER YOUR PROPERTY, SOMETIMES THINGS CAN GO WRONG**

**T**his Rent Protection and Legal Expenses service means that, should the unexpected happen, you'll always get the income you expect from your tenants, and it will also support you if you need legal representation to recover your property.

---

## **WHAT ARE THE BENEFITS?\***

- You'll receive 100% of the monthly rent until vacant possession, there is no cap on the number of months covered
- Nil excess on claims made within the first 45 days
- Legal expenses cover, including appeals and legal representation
- Property damage legal expenses for dispute on damages over £1000
- Up to £1000 on top of the deposit amount towards damages
- 90% of rent after vacant possession for up to six weeks where the property is re-let through us
- Cover of increased rent following the issue of a valid Section 13 notice
- First month's rent covered in the event the tenancy is executed and no payment is received from the tenant before they obtain keys
- Eviction of squatters and assistance with the costs involved
- 90 days of alternative accommodation and storage for a landlord in the event of not being able to move back into their property
- 90-day claim window, from the date of first missed rental payment
- Auto renewal process, so you have continuous coverage

Sometimes your tenant's security deposit isn't enough to cover significant damage or rent arrears. A comprehensive and rigorous coverage could mean the difference between regaining your property or defaulting on your buy-to-let mortgage.

**With this Rent Protection and Legal Expenses service, you'll get the income you're owed and any costs you may have in recovering it, so you'll not be out of pocket.**

We have access to a unique and automated claims process, reducing our admin and allowing us to work on getting your property back to you as quickly as possible. We'll ensure you remain up to date on the progression of any claim and will help with any questions you may have.

The criteria for this service are closely linked to tenant referencing criteria. We already work with Goodlord to offer you the best lettings experience, including tenant referencing, so this Rent Protection service is aligned with the information we have on your tenants - simplifying the application for you.

### How this service stacks up:

	goodlord	Other providers		
Rent and Legal Claim Indemnity	£100,000	£100,000	£100,000	£100,000
Rent Arrears Cover	Until vacant possession	15 months	15 months	15 months
Payment after vacant possession	90% for 6 weeks	75% for 3 months	75% for 3 months	None
Claims window (days)	45	37	31	30
Excess (claims submitted within 45 days)	Nil	Nil	Nil	Nil
Claim process	Automated	Manual	Manual	Manual
Free mediation process	✓	✗	✗	✗
Property damage legal expenses cover	✓	✗	✗	✗
Contract dispute cover	✓	✗	✗	✗
Auto-renewal	✓	✓	✓	✗
Standalone legal cover	✓	✓	✓	✓

Based on coverage of select alternative providers, accurate as of 19 May 2025

**Rent Protection Service includes an overall claim indemnity of £100,000 to cover rental arrears and legal expenses**

**\*Terms and conditions apply, available on request.**