

# Landlords Legal Expenses & Rent Guarantee Insurance

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- Rent Protection
  - Up to £50,000 in Legal Expenses
  - 24/7 Legal Helpline

# Landlords Legal Expenses & Rent Guarantee Insurance

**Failed rent payments or disputes with tenants are serious and common issues for property owners, whether they have a large portfolio or just a single investment.**

## **We have the answer to this problem...**

Stride Insurance Group now offers Landlords Legal Expenses and Rent Guarantee Insurance to alleviate the worry involved in renting property and protect property owners from the costs of problem tenants.

### ■ **Rent Guarantee Insurance**

Provides against the non-payment of rent by problem tenants.

### ■ **Legal Expenses Cover**

Gives landlords the financial strength to pursue possession proceedings.

### ■ **12 Month Policy**

Covers the property not the tenant, so a change of policy is not required when there is a change of tenant.

## **The Landlords Legal Expenses and Rent Guarantee policy offers the following benefits:**

- **Rent Protection** of 6 months rent per Assured Shorthold Tenancy agreement (up to a maximum of £10,000, whichever is lower) should the tenant be unable, or refuses to pay the rent rightly owed to you.
- **Up to £50,000** in Legal Expenses cover for property disputes, repair and renovation disputes, tax protection and health and safety prosecutions.
- A **24/7 Legal Helpline** where professionally trained solicitors can provide you with advice and information on how best to deal with any difficult legal issues with your tenants or property.
- **Up to £25,000 cover** against Legal Expenses incurred in evicting the tenant from the residential property for either non-payment of rent or at the expiry of the Residential Tenancy Agreement.

# Property Owners Insurance

**Whether your customer is a landlord, commercial property investor or residential management company, Stride Insurance Group can arrange tailored property owners insurance cover backed up prompt service from our expert staff.**

## **Why choose Stride Insurance Group?**

### **Because we're independent**

We're not tied to any particular insurer - which means we can give genuinely impartial advice.

### **Because we're the experts**

With more than 30 years experience in the property and business insurance sectors, we've got the expertise to arrange tailored, low-cost insurance for all kinds of customers throughout the UK.

## **Our wide range of Property Insurance services**

As specialist wholesalers to the Property Insurance market, Stride Insurance Group offers a range of high quality, competitively priced products and services. These include:

- Landlords Emergency Assistance.
- Loss Recovery Insurance.
- Property Owners Liability Insurance.
- Residents Association Directors and Officers Liability Insurance.
- Engineering Inspection and Engineering Insurance.
- Restrictive Covenant Insurance.

## **Need more information?**

**Call 023 9224 8780**

or visit [www.stride-group.co.uk](http://www.stride-group.co.uk)

## Making a claim

If an issue arises it is important that your customers can speak to the experts and quickly and easily. In the event of a claim, a 24/7 helpline is provided with the policy where dedicated legal professionals will give advice and assistance.

## Tenant References

All tenants must be satisfactorily referenced to ensure that cover is in effect. The minimum tenant referencing requirement for the policy are:

- At least one credit reference and one employer reference must be taken in respect of each Tenant prior to the inception of the Shorthold Tenancy Agreement and such references must be are satisfactory.
- In the case of students or DSS Tenants a credit reference with a pass rating must be been obtained from a recognised tenant reference company.

## Tenant Referencing Service

Call **023 9224 8780** now for our prompt tenant referencing and credit checking service. This comprehensive tenant vetting service includes a full credit history check on all of the addresses the applicant has lived at over the past three years. References with the applicant's current or former landlord or letting agent are taken up to ensure that any previous tenancy agreements have been completed satisfactorily and the applicants income is verified.

All cover provided under the Legal Expenses and Rent Guarantee Insurance is subject to Terms and Conditions. Policy Wordings are available on request or from [www.stride-group.co.uk](http://www.stride-group.co.uk)

## For more information

For further information about Stride Insurance Group or to learn more about its products and services for brokers, please call **023 9224 8780** or visit [www.stride-group.co.uk](http://www.stride-group.co.uk)

## Apply for a Broker Agency

Stride Insurance Group is dedicated to providing its agents with the highest levels of service, ensuring you and your clients receive the best advice, cover and competitive terms.

To apply for an agency with Stride Insurance Group, please call **023 9224 8780** or complete our online Broker Agency application form: [www.stride-group.co.uk/brokers](http://www.stride-group.co.uk/brokers)



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