



Why choose Stride Insurance Group?

Stride has been in business for nearly 40 years and as one of the leading independent wholesale insurance brokers in the UK we offer our network of agents access to property owners building insurance, rent guarantee, tenants contents insurance and many other products.

By becoming an agent of Stride you will receive the following benefits and support:

- **Direct access** to our specialist underwriting team.
- **Access to six insurers** with which we can offer quotations, bind cover and issue documentation.
- **Exclusive scheme rates** available for Stride agents only.
- **Dedicated claims handling team** who will guide your customers through the process with professionalism and ease.
- **Bespoke placement** for larger or more complex risks. Including Lloyds placement facility as Lloyds cover holders.

We are dedicated to providing our agents with a first class service ensuring that we offer you and your clients the best advice, cover and competitive terms.

There is no minimum premium requirement for having an agency with Stride and unlike other property owner wholesale providers we charge no fees on our policies, and typically have a lower policy excess (especially applicable for escape of water claims). We believe that once you have experienced our service and benefitted from the rates and terms we can provide you with, you will want to use us. We are able to accept quotations in your own format or you can use our statement of fact to obtain the relevant information in order for us to provide terms.

We will provide you with full access to our Broker Portal which offers bespoke rates online with instant comparison between our delegated providers. We have the capacity to brand this with your logo and build this to your agreed rating specification if required.

Our property owners product caters for:

- Blocks of flats
- Portfolios
- Residential lets
- Commercial properties
- Multi tenure
- Licensed premises
- Plus many more



Landlord legal expenses & rent guarantee

Failed rent payments or disputes with tenants are serious and common issues for property owners, whether you have a large portfolio or just a single investment. Often the worry of large costs or charges can stop a landlord taking matters further to get what they are owed. We have the answer to that problem...

Stride now offers a 12 month Landlords Legal Expenses and Rent Guarantee Insurance policy. This provides landlords with the financial strength to follow matters through to a speedy conclusion and includes the following benefits:

- **Rent protection of 6 months** rent or a maximum of £10,000 per property should the tenant be unable or refuses to pay the rent rightly owed.
- **Up to £50,000 in Legal Expenses cover** for property disputes, repair and renovation disputes, tax protection and also 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 a difficult situation.
- **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.

Home emergency assistance

Home Emergency for Landlords is a peace-of-mind package, designed to provide help straight away after a domestic emergency. Once call provides immediate access to a nationwide network of fully vetted, qualified, local trades people to resolve your emergency quickly.

- **Our 3 way call does it all.** With just one call, day or night, your tenant can speak to a UK based customer service agent and a local skilled tradesperson, who will provide immediate advice on the situation.
- **Immediate help.** Your tenant can explain the problem directly to us and the expert tradesperson, who will provide immediate advice on the situation.
- **Agreed appointment times.** We will agree an appointment time convenient to the tenant so they don't have to wait around all day.
- **Unlimited claims.** We will pay up to £500 per claim including parts, labour, materials and VAT to carry out an emergency repair.
- **Highly skilled, qualified and approved tradespeople.** All our contractors are fully vetted so you know you can trust the tradesperson in your property. Having spoken to the tradesperson during the call, they arrive with full knowledge of the problem and are fully equipped to do the repair.



Tenants contents insurance

Renting a property can be a daunting prospect, so it's important to ensure that your personal possessions as well as the contents and items that you are held responsible for are fully protected. Your landlord's insurance policy will not cover your own items, but our Tenants Contents policy will.

- **Contents including accidental damage cover, fire and theft**
Provides cover for the contents of your home in the event of damage that is caused by an insurable peril such as fire or theft.
- **Cover for personal belongings**
Provides cover for personal effects when taken outside the home.
- **Legal Expenses**
Up to £50,000 legal costs cover for disputes.
- **Accidental damage to landlords contents (if you are responsible)**
Your tenancy agreement may state that you are responsible for any landlords items left at the property. This policy will cover accidental damage to these items and may protect your deposit.
- **Bicycle insurance**
Accidental loss / damage can be arranged for bicycles up to £500 when kept in outbuildings or taken away from the home.
- **Occupier's liability**
Up to £2,000,000 cover for your legal liability to pay damages, claimants' costs and expenses for accidental bodily injury, illness, accidental loss of or damage to property.



Employer's liability

£10,000,000 cover which meets your legal requirements should you employ domestic staff in relation to the property. Other policy benefits include free legal advice and free tax advice where applicable.

Please also speak to us for information on the products below

- Residents Associations Directors & Officers
- Restrictive Covenant and Legal Indemnity
- Engineering
- Commercial Combined (premiums in excess of £3,000)

Tenant vetting service

Our fully online tenant vetting solution provides a comprehensive range of vetting services that can be customised to meet your specific business needs including:

- A full credit history on all of the addresses the applicant has lived at over the past three years.
- We also follow up references with the applicant's landlord/letting agent (or former landlord/letting agent) to ensure that all of the obligations of that tenancy agreement were met.
- Income is verified via an employer or accountant reference or via verification of other proof of income documentation (i.e. pension statement).
- In addition to these checks, we use unique anti-fraud techniques to weed out bogus referees. All of our reports are delivered in a clear, concise, 'plain English' format delivering the information you need without unnecessary jargon.

For more information visit: www.stride-group.co.uk/brokers