

RENT PROTECTION

Even when you've taken all the right measures to look after your property, sometimes things can go wrong.

Goodlord's 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?

- Nil excess: you'll receive 100% of the monthly rent until vacant possession, there is no cap on the number of months covered
- Up to £100,000 legal expenses cover, including appeals and legal representation
- Rent recovery
- Property damage cover, for civil dispute expenses on damages over £1,000
- 75% of rent after vacant possession for up to two months
- Eviction of squatters and assistance with the costs involved
- Standalone legal expense cover, in case of civil dispute
- Contract dispute protection, covering costs in disputes of over £100
- 90-day claim window, from the date of first missed rental payment
- Auto renewal process, so you have continuous coverage
- Exclusive partnership with DAS UK, with 40 years of experience in underwriting insurance

Terms and conditions apply.

Always read the policy wording.

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.

For added ease, Goodlord has created a unique and automated claims process, to reduce the administration and to return the property to you as quickly as possible. They will always keep you informed so you know when your property's protected, and how the claims process works.

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.

And our online platform means you can apply for a policy or make a claim 24/7 with Goodlord.

How this service stacks up:

	goodlord	OTHER PROVIDERS		
MAX PAYOUT	Until vacant possession	15 months	15 months	12 months
LEGAL COVER	£100,000	£100,000	£100,000	£100,000
PAYMENT AFTER VP	75% for 2 months	75% for 3 months	75% for 3 months	None
IS PAYMENT AFTER VACANT POSSESSION PAYABLE BEFORE THE PROPERTY IS PLACED BACK ON THE MARKET?	Yes - payment made immediately	Payment only due once re-marketed	Payment only due once re-marketed	N/A
CLAIMS WINDOW (DAYS)	90	37	31	30
EXCESS	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	✓	✓	✓	✓
MONTHLY PRICING	✓	✓	✓	✓
PRICING METHOD	Set cost	% of rent	% of rent	Set cost
DOES ADVERTISED PRICING INCLUDE IPT?*	✓	✗	✗	✗

Based on coverage of select alternative providers, accurate as of 1 November 2021

*IPT - Insurance Premium Tax chargeable at 12% of premium

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