

# RENT PROTECTION ON MANAGED PROPERTIES



0330 088 3774

The Glenmore Centre, Honeywood  
Parkway, Whitfield, Kent, CT16 3FH

## RENT PROTECTION - MANAGED PROPERTIES

Only one policy is required on the property, regardless of the number of tenants. This means the insurance is still valid even when tenants change, providing the requirements have been met. \*subject to policy terms and conditions.

It is a one-claim policy so will remain in force during the full term (6 or 12 months) unless there is a claim. You can purchase our insurance if you manage the property, as you have an 'insured interest' in collecting the rent. Non-payment of rent would result in a loss of your income.

You must include all the services you are providing within your management agreement which is between your company and your landlord. You can then charge your landlord for these services.

### You cannot:

- ✗ Pass any of your insurance documents onto your landlord or any third party
- ✗ Resell this insurance to your landlord or any third party

**You are the insured and responsible for making any claims.**

## INSURANCE REQUIREMENTS

- 1 You must be collecting the rent
- 2 All referencing is completed before the start of the AST
- 3 All applicants over the age of 18, and on the AST, must be referenced successfully. If they fail, they must have a successfully referenced guarantor. International applicants will need a UK based guarantor linked with them.
- 4 A minimum of one month's deposit must be lodged in a government recognised tenancy deposit scheme
- 5 You must take a month's rent in advance in cleared funds
- 6 The policy start date must be on or before the start of the AST
- 7 The insurance does not cover permitted occupiers, only tenants listed on the AST

## COVER WILL BE VOID IF

- 1 Any of the above requirements have not been met
- 2 A claim has already been made under the policy
- 3 The property is vacant
- 4 Claims are not notified within 45 days of the tenant(s) entering arrears or breach of the AST

For full Terms & Conditions please refer to policy wording or call us on 0330 088 3774.

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## CLAIMS PROCESS

### ONE WEEK AFTER THE FIRST ARREARS

Contact tenants.

### TWO WEEKS AFTER THE FIRST ARREARS

Inspect the property to confirm that the tenants are still in occupation.

### THREE WEEKS AFTER THE FIRST ARREARS

Contact the guarantor (if applicable) and the tenants in writing, informing that you will be applying for eviction if the full arrears are not paid within 7 days.

### ONE MONTH AFTER THE FIRST ARREARS

Begin the claims process via our online service. Log in to your Agent Suite, navigate to the property you have insured, and click "Make a Claim". Claims must be made within 45 days of the first arrears or breach of the AST.

**Our online system lets you upload supporting documents to accompany your claim. Please ensure you upload the following documentation to avoid delay:**

- ✓ Copy of tenancy agreement
- ✓ Prescribed information
- ✓ Credit reference and searches
- ✓ Copy of rental records
- ✓ Copy of Rent Protection Certificate
- ✓ Deposit Certificate
- ✓ Energy Performance Certificate (EPC)
- ✓ How to Rent leaflet
- ✓ Copy of Notice(s) served, if served by you
- ✓ Any other relevant correspondence with the tenant or landlord

## REMEMBER

The Rent Protection certificate cannot be passed on to any third party - it is for the insured only.

## RENEWALS

Renewal notifications will automatically be sent to you 28 days before the policy expires, with further reminders sent 21, 14 and 7 days before expiry. You can renew online or through

the email reminder. If you choose to opt-out of renewal it will stop further reminders. Remember, you can only renew this insurance if you are still managing the property.

**Rent4sure will not give advice as to which term or product you should purchase**

For full Terms & Conditions please refer to policy wording or call us on 0330 088 3774.

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