




# Landlord's Rent and Legal Protection Insurance

*In these uncertain times, ensure that your property has a high level of protection with our Landlord's Rent and Legal Protection Insurance.*

*& home  
legacy*



*To help landlords acquire the level of cover that they need, Home & Legacy are pleased to offer their Landlord's Rent and Legal Protection Insurance.*

## The policy covers:

Up to £60,000 for any one claim or during any period of insurance for:

- 12 months loss of rent following default by the tenant, plus up to two months at 75% of the monthly rent after possession has been gained until the property has been re-let (whichever is sooner); and
- legal costs and expenses following non payment of rent or following tenant disputes such as damage to the property, to recover possession of the property and to take legal action against the tenant



## The policy also covers:

- the legal costs of evicting squatters
- defence costs if the tenant pursues an action against the landlord
- witness expenses £100 per day to a maximum of £1,000 for any single claim
- alternative necessary accommodation costs for the landlord whilst trying to gain possession of the property up to £50 per day to a maximum of £1,500 for any single claim.
- landlords also have access to a legal helpline for advice on tenancy related matters



## The policy does not cover for example:

- the first month's rent or any disputes where the minimum amount in dispute is less than £250
- non payment of rent or other circumstances that come to light that might result in a claim under the policy which are not reported within 30 days
- any disputes with the letting or managing agent

To be able to take advantage of the protection, the following conditions apply (amongst others):

- satisfactory financial and other written references must be obtained for all tenants and where required (e.g. students) their guarantors
- tenants cannot be in rental arrears or in dispute at the start of the cover
- a formal written tenancy agreement must be in place
- a deposit of at least one month's rent must be held at the start of the tenancy

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For further details about protecting your rental income and to obtain a no obligation quotation, call **0844 893 8360** or visit **[www.homeandlegacy.co.uk](http://www.homeandlegacy.co.uk)**

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Where you have been introduced to our products by an agent please ensure you quote their details:

Agency Name and Agency Reference Number

*For those who demand quality*