

THE  
LANDLORD'S  
GUIDE  
TO RENT  
PROTECTION  
AND LEGAL  
EXPENSES

# WELCOME TO THE **RENT PROTECTION** AND **LEGAL** **EXPENCES** GUIDE

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

Elliot Lee'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 for up to 15 months
- 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 and correct **at time of print**.

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# ELLIOT LEE'S **SERVICE**

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, Elliot Lee's provider 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 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 the online platform means we can apply for a policy or make a claim 24/7 with Elliot Lee.**

## HOW THIS SERVICE **STACKS UP...**

**ElliotLee** EST 2004

**OTHER LEADING PROVIDERS**

	<b>ElliotLee</b>			
EXCESS	Nil	2 months	Nil	Nil
LEGAL COVER	£100,000	£50,000	£50,000	£100,000
PAYMENT AFTER VACCANT POSSESSION	75% for 2 months	50% for 2 months	None	None
CLAIMS WINDOW (DAYS)	90	37	31	30
MAX PAYOUT	15 Months	4 Months	6 Months	6 Months
CLAIM PROCESS	Automated	Manual	Manual	Manual
PROPERTY DAMAGE COVER	✓	✗	✗	✓
CONTRACT DISPUTE COVER	✓	✗	✗	✗
AUTO RENEWAL	✓	✓	✗	✗
STANDALONE LEGAL COVER	✓	✗	✓	✓
MONTHLY PRICING	✓	✓	✓	✗

Based on coverage of select alternative providers, accurate as of June 2020



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