



RENT & LEGAL PROTECTION

FREQUENTLY ASKED QUESTIONS

Product	Property	Rental Cost	Agent	Added Date	Start Date	Renewal Date
Rent and Legal Protection	Dri Step 5, BA13 3BN	£1000.00	Amy Test All products	21-06-2024	30-06-2024	30-06-2025
Rent and Legal Protection	Dri Step 4, BA13 3BN	£1000.00	Amy Test All products	21-06-2024	30-06-2024	30-06-2025
Rent and Legal Protection	Hafod Rhug Lichaf High St, BA13 3BN	£1000.00	Amy Test Reposit	20-06-2024	30-06-2024	30-06-2025
Rent and Legal Protection	18 High St, BA13 3BN	£1000.00	Amy Test All products	28-05-2024	31-05-2024	31-05-2025
Rent and Legal Protection	Coach House High St, BA13 3BN	£250.00	Amy Test All products	19-04-2024	28-04-2024	28-04-2025
Rent and Legal Protection	9 High St, BA13 3BN	£1000.00	Amy Test All products	12-04-2024	04-04-2024	04-08-2024
Rent and Legal Protection	484 High St, BA13 3BN	£1200.00	Amy Test All products	12-04-2024	30-04-2024	30-08-2024

FREQUENTLY ASKED QUESTIONS

Why have we updated our Rent and Legal Protection product?

The Renters' Rights Act is changing market conditions, and landlords need stronger, more relevant protection. We've enhanced our policy with additional benefits and updated existing features to better reflect today's risks and support landlords more effectively.

What is Rent and Legal Protection for?

RLP is designed to protect landlords' income and provide legal support when issues arise with a tenancy. It helps cover lost rent if a tenant falls into arrears and covers the legal costs associated with regaining possession of the property if eviction becomes necessary.

How quickly will I receive rent payments if a claim is approved?

Once a claim is accepted, rent arrears are typically paid within 30 days, helping to maintain consistent cash flow without long delays.

How long does rent cover continue during the eviction process?

Rent payments continue until vacant possession of the property is regained, ensuring income is protected throughout the legal and enforcement process.

Does the policy cover property damage caused by tenants?

Yes. The policy includes up to £1,000 in cover for tenant-caused property damage beyond the deposit amount, including pet damage.

What happens if damage delays re-letting the property?

If the property cannot be re-let due to damage after possession is regained, the post-vacation benefit provides rent replacement:

- 100% in Month 1
- 50% in Month 2
- 25% in Month 3

What happens when a claim is submitted?

Initially, we aim to resolve the issue through mediation where possible, which may include agreeing a repayment plan (with landlord approval).

If this is unsuccessful, the claim is passed to the insurer and legal team, who will assess the case. Legal proceedings will typically move forward where there is a reasonable prospect of success (over 51%).

What if the tenant repays arrears after an insurance payout?

Any overpayment must be returned to the insurer. If only part of the arrears is repaid, payments are allocated to the earliest outstanding rent period and should be reflected in updated rent logs.

Do I still need tenant referencing?

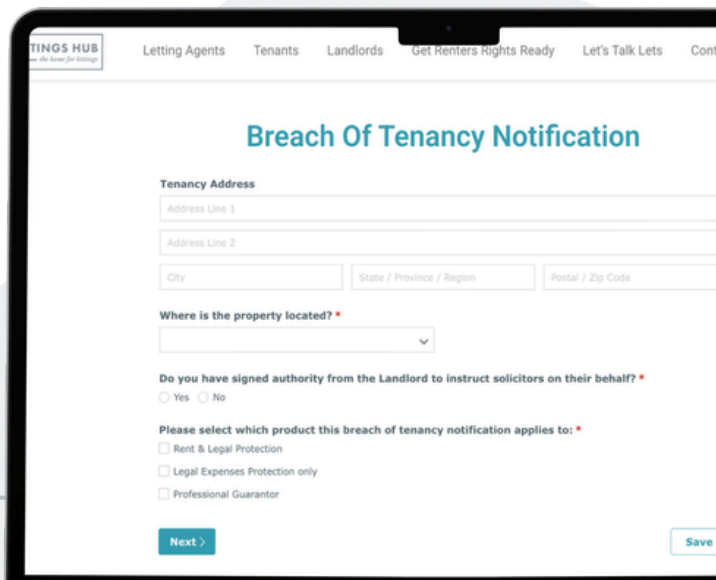
Yes. Standard tenant referencing and affordability checks are required to activate and maintain cover. This helps ensure claims are valid and processed smoothly.

Can I add this cover mid-tenancy?

Yes, provided the tenancy has been clear of issues for the past 12 months. This means:

- Rent has been paid on time
- No breaches of the tenancy agreement
- No ongoing issues that could lead to a claim (e.g. notices served)

Once accepted there is a 60 day waiting period, for mid-tenancy policies only, where you will be unable to claim.



The screenshot shows a web form titled "Breach Of Tenancy Notification" on the Lettings Hub website. The form includes the following fields and options:

- Tenancy Address:** Three input fields for "Address Line 1", "Address Line 2", and "City".
- State / Province / Region:** A dropdown menu.
- Postal / Zip Code:** An input field.
- Where is the property located? *** A dropdown menu.
- Do you have signed authority from the Landlord to instruct solicitors on their behalf? *** Radio buttons for "Yes" and "No".
- Please select which product this breach of tenancy notification applies to: *** Three checkboxes: "Rent & Legal Protection", "Legal Expenses Protection only", and "Professional Guarantor".
- Next >** A blue button at the bottom left.
- Save** A button at the bottom right.

