

Landlords Legal Expenses & Rent Guarantee Insurance

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- **Rent Protection**
 - **Up to £50,000 in Legal Expenses**
 - **24/7 Legal Helpline**

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Failed rent payments or disputes with tenants are serious and common issues for property owners, whether you have a large portfolio or just a single investment. Often the worry of large costs or charges can stop a landlord taking matters further to get what they are owed.

We have the answer to this problem...

Stride now offers Landlords Legal Expenses and Rent Guarantee Insurance to alleviate the worry involved in renting your property and protect you from the costs of problem tenants.

Rent Protection provides against the non-payment of rent and our Legal Expenses cover gives landlords the confidence and financial strength to pursue matters related to rent arrears and possession proceedings through to a speedy conclusion.

This 12 month policy covers the property not the tenant, so a change of policy is not required when there is a change of tenant.

The Landlords Legal Expenses and Rent Guarantee policy offers the following benefits:

- **Rent Protection** of up to **£2,500** a month per Assured Shorthold Tenancy agreement is provided for (up to a maximum of £10,000) should the tenant be unable, or refuses, to pay the rent rightly owed to you.
- **Up to £50,000** in Legal Expenses cover for property disputes, repair and renovation disputes, tax protection and health and safety prosecutions.
- **A 24/7 Legal Helpline** where professionally trained solicitors can provide you with advice and information on how best to deal with any difficult legal issues with your tenants or property.
- **Up to £25,000 cover** against Legal Expenses incurred in evicting the tenant from the residential property for either non-payment of rent or at the expiry of the Residential Tenancy Agreement.

Choose the experts for your Property & Business Insurance

Whether you're a landlord, commercial property investor or residential management company, Stride Limited will arrange insurance designed to suit your specific needs - backed up by first class customer service.

Why choose Stride?

Because we're independent

We're not tied to any particular insurer - which means we can give genuinely impartial advice.

Because we're the experts

With more than 30 years experience in the property and business insurance sectors, we've got the expertise to arrange tailored, low-cost insurance for all kinds of customers throughout the UK.

Our wide range of Property Insurance services

Stride offers high quality cover at prices our competitors cannot match on a wide range of products for landlords and property owners, such as:

- Property Owners Liability Insurance
- Residents Association Directors and Officers Liability Insurance
- Engineering Inspection and Engineering Insurance
- Restrictive Covenant Insurance

Need more information?

Call 023 9224 8780

or visit www.stride.co.uk

Making a claim

If an issue arises it is important that you or your agent can speak to the experts easily and quickly, simply call the 24/7 helpline where the dedicated legal professionals will provide advice and assistance.

Tenant References

All tenants must be satisfactorily referenced to ensure that cover is in effect. The information that must be collected is:

- A credit check obtained from a licensed credit referencing company on a Tenant or Guarantor showing no County Court Judgments in the past 3 years and no outstanding County Court Judgments.
- Copies of 2 forms of identification, one of which must contain a photograph of the referenced tenant.
- Written employer's reference confirming the Tenant's/Guarantor's current and permanent employment and that their salary is sufficient to pay the rent after deduction of normal living costs, and the monthly gross salary should be at least two and half times the monthly rent.

All cover provided under the Legal Expenses and Rent Guarantee Insurance is subject to Terms and Conditions. Policy Wordings and Policy Summaries are available upon request or from www.stride.co.uk

Need more information?

Call 023 9224 8780

or visit www.stride.co.uk

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When contacting us please
quote the reference: