

# HARCOURTS

## OUR RENT & LEGAL PROTECTION



**Being a landlord means significant financial commitment, and as with any investment you'll want to reduce your risk where you can. You've already made the important first step – choosing us to manage your property.**

We take our job as your letting agent very seriously, so it is as important to us to make sure your property is properly looked after as it is for you. Because of this we partner with The Lettings Hub to screen potential tenants, and we're confident doing this means we get good tenants for you from the outset. However, anyone can have a change of circumstances and we've all heard about examples of redundancy, relationship breakdowns, ill health or bankruptcy, leaving tenants:

- unable to pay the rent
- unwilling to move out at the end of the tenancy
- causing a delay in you regaining possession of your property

As a letting agent that cares, we have a Rent and Legal Protection insurance policy and as an exclusive benefit of partnering with us, our landlords have the advantage of opting for an interest in our policy. This simply means that for properties where we collect the rent on your behalf, we can add your interest to our policy. Should the worse then happen, you can leave everything up to us to deal with. You won't have to deal with unreliable tenants, we will instruct specialist legal experts to work on your behalf, and you'll also have the help and support of us as your letting agent.

The process is simple: we can add your interest to our policy and should the need arise we can make a claim against our policy and will pay you any claims money owing minus any management fees owed to us, so you get all the benefits with none of the hassle.

In the event that we need to make a claim our policy will:

- make unlimited rental payments until vacant possession of your property is obtained as well as pay the legal costs up to the value of £75,000
- have no excess to pay
- cover any breach of tenancy (including anti-social behaviour)

**You'll be glad you trusted us**

**Please pick up the phone if this protection would benefit you or if you just have some questions you would like answering.**



### Talk To Us

Harcourts

11 Kings Park Road, Southampton, SO15 2AT

**Tel:** 023 8063 7438

**Email:** enquiries@harcourts-property.co.uk

## What's included?

### Rent & Legal Protection Features

Repossession - To gain possession of the property from the tenant	✓
Payment of rent arrears whilst tenant still occupies property	Unlimited*
Payment of rent after vacant possession, if property damage needs repairing	75% of rent for a maximum of 2 months or until property is re-let – whichever is soonest
Eviction of squatters - evicting someone who is in the property without permission	✓
Covers any breach of tenancy, including anti-social behaviour	✓
Covers the property not the tenant	✓
Monthly, 6 month or 12 month interest period available	✓
Nil excess	✓
Legal assistance up to £75,000	✓
Period in which you have to make a claim	Up to 45 days
Transferable between tenancies	✓
Claims exclusion period if tenancy has started	30 days
Hotel expenses - £150 per day for up to 30 days	✓
Storage costs - £10 per day for up to 4 weeks	✓
Legal assistance against someone who damages your property	For damage over £1,000
Legal defence for landlords	✓
Telephone helpline inc. legal advice/domestic assistance/counselling	✓
Covers rents up to	£8,000 per month

\*Maximum level of indemnity is £75,000. As with any cover, limitations and exclusions apply. For full details and terms and conditions, please see the Policy Booklet and Policy Summary Key Facts.

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