Landlord Legal Expenses and Rent Guarantee Insurance

Protection for Landlords.



Even the most reliable tenants can fall into arrears. With rising costs, a changing legislative environment and increasing risks, protecting your rental income has never been more important.

If you rent out your property, this cover could be essential. The Renters' Rights Act is set to remove Section 21 evictions, strengthen tenant rights and increase reliance on formal legal processes, meaning one non-paying tenant could result in months of lost rent and legal costs.

At Lansdown Insurance Brokers, we work closely with landlords to help protect against these risks through specialist Rent Guarantee and Legal Expenses cover.

What's Included?

Available as an addition to your property insurance cover includes:

✔ **Breach of Tenancy Agreement**
Up to £50,000 per claim to cover professional fees when pursuing a tenant who breaches their tenancy agreement.

✔ **Pursuit of Rent Arrears**
Covers the legal costs of recovering rent arrears that begin during the policy period.

✔ **Rent Arrears Guarantee**
Covers missed rent payments up to £2,500 per month, for up to 6 or 12 months (depending on your policy).

✔ **Eviction Costs**
Covers the legal costs of evicting unauthorised occupants from your property.

✔ **Legal Defence**
Covers defence costs for civil or criminal proceedings arising from your ownership or management of the property.

Protect your property. Protect your income.

Speak to our Landlord Insurance specialists today:

Find out more

01242 524 498

enquiries@lansdowninsurance.com

Lansdown Insurance Brokers

Proudly part of the BENEFACT GROUP

Lansdown Insurance Brokers is a trading name of SEIB Insurance Brokers Limited Authorised and Regulated by the Financial Conduct Authority. Registration number: 479477. Registered address: Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. Company registration number: 6317314. Registered in England. VAT registration number: 477 7248 00.



Is Rent Guarantee Insurance not already included in my Buildings and Contents Insurance?

Many landlords assume their buildings or contents insurance will cover missed rent, but this isn't usually the case.

While some policies include clauses for loss of rental income, these typically apply only if the property becomes uninhabitable due to an insured event, such as fire, flood or leaks.

They generally **don't cover rent arrears caused by tenant non-payment.**

That's where Rent Guarantee Insurance makes the difference.

Why Choose Lansdown?

- ✔ Specialist expertise in landlord and property insurance for over 35 years
- ✔ Access to a wide range of insurers for tailored cover
- ✔ Protection designed around your property, tenants and risk profile
- ✔ Cover for single lets, portfolios and blocks of flats
- ✔ Ongoing support, including an in-house claims service

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