



**KEYSAFE**  
INSURANCE SERVICES

Landlords Legal Costs &  
Rent Protection Insurance

From Only £75.00

Once your application has been received and accepted, policy documentation will follow within 5 working days.

# Significant Features and Benefits

## Rent Protection

Compensates landlords for rent arrears owed by the tenant(s) under the tenancy agreement and, where appropriate, you are pursuing proceedings to evict the tenant(s). The monthly rent as shown in the tenancy agreement and Schedule of Insurance is covered as follows:

- ✓ **Up to £2,500 cover per month**
- ✓ **Rent arrears covered for up to 6 months**
- ✓ **Up to £10,000 rent arrears cover per claim**



## Legal Costs

Covers legal costs and expenses incurred by the insurers appointed solicitors or agents to act for the insured to pursue civil legal cases for damages or injunctions against tenant(s) or their guarantor(s) where the tenant(s) fail to perform their obligations set out in the tenancy agreement relating to the rightful occupation of the rental property.

- ✓ **Up to £10,000 cover per claim**
- ✓ **Specialist solicitors appointed directly by insurer**
- ✓ **Pursuing costs of replacing missing or damaged items listed in a dilapidation inventory and rent arrears**



# Eligibility

## The Tenancy Agreement

You must have entered into either an Assured Shorthold Tenancy Agreement (AST), a Company Residential Tenancy Agreement (Company Let) or a written Common Law Residential Tenancy Agreement with the tenant(s) for a fixed term no greater than 24 months and contain a 6 or 12 month break clause where the tenancy agreement is greater than 12 months.

## Tenant Referencing

Each tenant named in the tenancy agreement must have passed a tenant reference carried out by Keysafe Tenant Vetting or an alternative pre-approved referencing company. The tenant reference(s) must not predate the tenancy agreement start date by more than 60 days and the tenancy agreement must not have commenced prior to the tenant reference pass date.

# Significant Exclusions or Limitations

## What is Not Covered

- Claims with a financial dispute of less than £250 including VAT
- Claims reported to the insurer more than 45 days after the tenant defaults on the tenancy agreement
- The first full month's rent arrears are not covered under this insurance, this is the excess
- At least two full months' rent must be in arrears before any payment is made by the insurer
- Rent is not paid after vacant possession or after expiry of the original tenancy agreement – whichever happens sooner
- Disputes with any persons other than the tenant(s) or guarantor(s) names in the tenancy agreement
- Claims arising from or connected to the insured's performance of their obligations under the tenancy agreement
- Claims for incidents occurring within the first 90 days of the policy start date where this insurance has been purchased more than 14 days after the tenancy agreement start date
- No refund is granted where this insurance is cancelled more than 14 days after the date you receive your full policy documentation

## Claims

### How to Make a Claim

Claims must be notified to the claims line within 45 days of the tenant(s) first defaulting on the terms of the tenancy agreement. Failure to notify the claim within this time will invalidate the insurance.

Claims are to be reported to the claims department on: **0844 770 1079**

The claims service is provided by Arc Legal Assistance Ltd.

### An Example Claim...

Keysafe Tenant Vetting issue a 'Pass' certificate on 25th February. Tenant signs agreement effective from 1st March at a rental of £650 per month. Landlord collects one month's rent in advance as well as a deposit equal to one month's rent. Tenant fails to pay rent on 1st April, then again on 1st May, despite best efforts of letting agent. Landlords now struggling to make mortgage payments. Claim notified to insurer 2nd May. Insurer appoint solicitors who begin eviction proceedings and tenant evicted 15th July, having made no further rental payments. Total legal costs are £950.

### Claim paid as follows:

Legal Costs Insurance pays £950. Rent Protection cover pays £1,625 (for May, June and 15 days of July's rent). April's rent not covered as this is excluded because it is the first payment missed and that is the excess. The landlord keeps the deposit paid up front and this covers the missed April payment.

# Landlords Legal Costs & Rent Protection Insurance Application

This policy is only available where the tenancy agreement starts within 60 days of obtaining a 'Pass' rated tenant reference from Keysafe Tenant Vetting for each named tenant.

Applications may also be accepted where one of the insurers pre-approved alternative referencing companies have been used. For further details, please call us on **0118 970 3775** or visit our website: **www.keysafeis.com**

*This brochure only contains a brief summary of cover. Full terms and conditions are shown in the Policy Wording.*

*For a copy of the Policy Wording prior to completing your application, please telephone Keysafe Insurance Services on **0118 970 3775** or visit **www.keysafeis.com***

## 1. Landlord Details

Name \_\_\_\_\_

Tel \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

## 2. Letting Agent

Name \_\_\_\_\_

Branch \_\_\_\_\_

## 3. Tenant(s)

	Name	Reference Pass Certificate Number
Tenant 1	_____	_____
Tenant 2	_____	_____
Tenant 3	_____	_____
Tenant 4	_____	_____
Guarantor(s) (if applicable)	_____	_____

## 4. Name of Tenant Referencing Company Used

Keysafe Tenant Vetting  Other (please specify below)

\_\_\_\_\_

*Please turn over.*

Agent / Ref Number:

## 5. The Rental Property

Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ Postcode \_\_\_\_\_

## 6. Rent Protection & Legal Costs

Please tick term required :  6 months - £75.00  12 months - £120.00 \*

a) Tenancy Agreement Effective From \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Your insurance will start on the day we receive this form **OR** from the tenancy agreement start date if this is in the future. If the tenancy agreement started more than 14 days before we receive this form a 90 day exclusion period will apply.

b) Rent £ \_\_\_\_\_ per month (as per Tenant Reference Pass Certificate)

\* Only available where there is a 12 month tenancy agreement in place

## 7. Payment

Please make cheques payable to: 'JBI International Insurance Brokers Ltd'

**OR** take payment from my credit/debit card £

Card No \_\_\_\_\_

Valid From \_\_\_\_\_ / \_\_\_\_\_ Security Code \_\_\_\_\_ (last 3 digits)

Expiry Date \_\_\_\_\_ / \_\_\_\_\_ Issue No. \_\_\_\_\_ (if applicable)

**DECLARATION:** I declare the above statements are true and complete to the best of my knowledge and belief, I know of no material fact that may affect the insurers acceptance of this application and I am not aware of any circumstances that have or may give rise to a claim under this or similar insurance policy. I have read and understood the eligibility criteria and important information and exclusion for the insurance I am applying for.

Landlord's Signature \_\_\_\_\_ Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Please complete and return this form to:

**Keysafe Insurance Services (JBI), FREEPOST RG868, Aldermaston,  
Reading, Berkshire, RG7 8ZZ**

## About Us

Keysafe Insurance Services and Keysafe Tenant Vetting are trading styles of Keysafe UK Ltd which is Authorised and Regulated by the Financial Services Authority (Register No. 315206).

JBI International Insurance Brokers Ltd (JBI) are the administrators of Keysafe Insurance Services and are authorised by the insurer to process applications and issue policy documentation. JBI is Authorised and Regulated by the Financial Services Authority (Register No. 308981).

## About the Insurer

This insurance policy is underwritten by ARC Legal Assistance Ltd (Arc) on behalf of Inter Partner Assistance (IPA) part of the AXA Global Group. ARC is Authorised and Regulated by the Financial Services Authority (Register No. 305958). IPA is Authorised and Regulated by the Financial Services Authority (Register No. 202664).



*administered by:*

**JBI International Insurance Brokers Ltd.**

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