



Protect your rental investment

- Rent Protection & Legal Costs
- Emergency Home Assistance

Rent Protection and Legal Costs Insurance

Rent Protection

Compensates landlords for rent owed by defaulting tenants. For each claim there is :

- ✓ **Up to £2,500 cover per month**
- ✓ **Rent arrears paid for up to 6 months or until £10,000 indemnity limit is reached**



Legal Costs

Covers legal costs to pursue legal cases for damages or injunctions against tenants who breach the terms and conditions of their tenancy agreement.

- ✓ **Up to £10,000 cover**
- ✓ **Appointed specialist solicitors to recover rent arrears**
- ✓ **Pursuing costs of replacing missing or damaged items listed in a dilapidation inventory**



How much does it cost?

With the premiums at just £75.00 for 6 months and £120.00 for a 12 month tenancy agreement, this is the economic way to protect your rental investment.

Eligibility

You must have entered into an assured shorthold tenancy agreement or company let with tenant(s). The tenant(s) must have passed a Tenant Reference carried out by Keysafe Tenant Vetting.

The Keysafe Tenant Reference Pass Certificate must not predate the date of the tenancy agreement by more than 60 days.

The tenancy agreement must not have commenced prior to the Keysafe Tenant Reference Pass date.

Important Information and Exclusions

- At least £250 including VAT must be in dispute
- Claims reported to the insurer more than 45 days after the tenant defaults on the tenancy agreement
- The first full month's rent which is not paid
- At least two full months' rent must be in arrears before any payment is made
- Rent is not paid after vacant possession or after expiry of the original tenancy agreement – whichever happens sooner

Full terms and conditions are shown in the policy wording. For a copy of the policy wording prior to application please contact Keysafe Insurance Services on 0118 970 3775 or visit www.keysafeis.com

Emergency Home Assistance & Repairs

This Landlords Home Emergency insurance cover provides immediate assistance in the event of any of the following domestic emergencies:

- ✔ Breakdown of mains heating
- ✔ Plumbing and drainage problems
- ✔ Home security (incl. locks and windows)
- ✔ Breakage or failure of any sole toilet unit
- ✔ Loss of domestic power supply
- ✔ Lost keys
- ✔ Vermin infestations
- ✔ Alternative Accommodation Costs

Cover is provided 24 hours a day, 365 days of the year and pays for:

- ✔ Call-out charges
- ✔ Parts & materials up to £100 per claim
- ✔ Maximum payable £1,000 per claim
- ✔ Labour up to 2 hours per claim
- ✔ Repairs Guaranteed for 12 months
- ✔ Unlimited claims per insurance period

How much does it cost?

12 months cover providing 24 / 7 peace of mind is available for just £84.55

Eligibility

Cover is only available for self-contained domestic properties that are rented for residential purposes. Cover is available for blocks of flats with the premium chargeable per flat.

Important Information and Exclusions

- This policy is only available where a let property buildings insurance policy is in place.
- There is no cover within the first 14 days of the period of insurance
- Boilers over 15 years old or where the boiler has not been inspected or serviced by a Gas Safety Register (previously Corgi) registered contractor within the preceding 12 months.
- This is not a property maintenance contract. You are responsible for the costs associated for the permanent repair.



This is the Home Emergency Solutions policy provided by BIBALet and is an official scheme of the British Insurance Brokers Association (BIBA).

*Full terms and conditions are shown in the policy wording. For a copy of the policy wording prior to application please contact Keysafe Insurance Services on **0118 970 3775** or visit **www.keysafeis.com***

Landlords Insurance Application

Please complete all sections. Rent Protection and Legal Costs Insurance is only available within 60 days of a Keysafe (UK) Tenant Reference Pass.

If 60 days have passed since the Keysafe (UK) Ltd Tenant Reference Pass, insurance may be available providing the Tenant(s) has been in situ for a minimum of 6 months and no loss or claim has occurred within the tenancy period.

Alternative Tenant Referencing Agent's passes may be acceptable with prior written agreement.

Your application will be processed and once accepted, you should expect confirmation of cover and policy documentation within 5 working days.

The insurance policies are underwritten by ARC Legal Assistance Ltd on behalf of Inter Partner Assistance part of the AXA Global Group.

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	_____	_____
Tenant 5	_____	_____
Guarantor(s) (if any)	_____	_____

4. Tenant Reference Pass Certificate(s) issued by

Keysafe (UK) Or other (please specify below)

Please turn over.



5. The Rental Property

Address _____
_____ Postcode _____

6. Rent Protection & Legal Costs

Please tick: 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 to the insurance.

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

* You must have a 12 month tenancy agreement in place to be eligible for 12 months cover

7. Emergency Home Assistance

Please tick: 12 months - £84.55

a) Date you wish cover to start from _____

Your insurance policy will be issued from this date **OR** on the date we receive this form if it has passed.

b) The boiler is:

under 15 years old.

Inspected by a Gas Safety Register (previously Corgi) registered contractor.

8. 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 on signature panel)

Expiry Date _____ / _____ Iss. No. _____ (if present)

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.

Landlord's Signature _____ Date _____ / _____ / _____

Please return this form free to:

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

Or Fax to:
0118 981 7007

Or Call us on:
0118 970 3775

ref:

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An Example Claim... (Legal Costs & Rent Protection Insurance)

Keysafe Tenant Reference Pass Certificate obtained 25 February. Tenant signs agreement effective from 1 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 1 April, then again on 1 May, despite best efforts of letting agent. Landlord now struggling to make mortgage payments. Claim notified to insurer 2 May.

Keysafe appoint solicitors who begin eviction proceedings and tenant evicted 15 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 for May, June and July rents at **£1,950** (April's rent is not covered as this is excluded because it is the first payment missed).

The landlord keeps the deposit paid upfront and this covers the missed April payment, meaning the landlord is not out of pocket.



administered by:

JBI International Insurance Brokers Ltd.

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Website: www.keysafeis.com

Keysafe Insurance Services is a trading style of Keysafe (UK) Ltd. Both Keysafe (UK) Ltd. and JBI International Insurance Brokers Ltd. are Authorised and Regulated by the Financial Services Authority. E+OE