



RESIDENTIAL LANDLORDS

How Legal Expenses Insurance can help your customers

All landlords hope to have a straightforward, trouble-free relationship with their tenants. Sadly, this isn't always the case and if things go wrong, such as a tenant refusing to pay rent or damaging the property, it can be time-consuming and expensive to sort out, this is where our landlords' legal cover comes in.

Here is a brief summary of the support that is available.

Legal & Tax advice helplines

Your customers can call our legal advice helpline and get immediate advice on any tenancy-related matter. They can also obtain tax related advice from our tax helpline.

What does this policy cover?

We protect your clients' rights in disputes about:

- Repossession
- Property damage, nuisance and trespass
- Recovery of rent arrears

And we can help with:

- Alternative accommodation and storage costs while trying to gain repossession of the property
- Defence of property related prosecutions

We have a short animation that will explain the cover we provide to your business customers. [Click Here.](#)

Optional covers:

The following optional covers are also available to landlords

- Rent indemnity
- Emergency assistance

Claims examples

- *Our insured contacted us for legal advice after their tenant fell into arrears and continued to ignore reminders for payment. We directed our insured to our Landlord Legal Services website to download the necessary legal notice requiring the tenant to quit the property. Unfortunately the tenant ignored the legal notice and the matter escalated. We instructed solicitors to obtain a court order for repossession and paid solicitor's costs and the court fee.*
- *Our insured contacted us after their tenant failed to pay rent for three months and then vacated the property. Despite our insured chasing their tenant for payment they were unable to get any response. We approved the claim and passed the matter to a panel solicitor. They were able to negotiate a payment plan with the tenant who was having cash flow issues. The insured received repayment plus interest over the following six months. ARAG settled the solicitor's cost.*