

STRIDE

The Independent Insurance Specialists

Landlord legal expenses & rent guarantee insurance



Protect



Restore



Support

tenantSERVE



24/7 legal helpline



Up to £50,000 in legal expenses



Rent protection



Landlords legal expenses & rent guarantee insurance

Whether you are a landlord of a single property or an experienced investor with a portfolio, failed rental payments, eviction proceedings and legal disputes can be time consuming and costly.

We have the answer to the problem

Stride offers rent guarantee and legal expenses cover designed specifically for the modern landlord. There are two policies available: Standard and Enhanced Plus; both are available on a 6 or 12 month basis. The policy provides the following covers to protect you from the costs involved with dealing with problem tenants:

Rent Recovery

Pursuing the tenant to recover undisputed and unpaid rent owed to you under a tenancy agreement

Tenant Eviction

Pursuing your legal rights to gain vacant possession of your let property from the tenant

Tenant Property Damage

Pursuing your legal rights against the tenant following physical damage against the property

Legal Defence

Insurers will pay costs and expenses for defending any legal proceedings relating to the rental of the property

Property & Squatter Protection

Insurers will pay costs and expenses in relation to the pursuit of legal proceedings arising from unauthorised occupation

Rent Guarantee Cover

If selected with up to £10,000 annual rental cover with a month rental excess or upgrade to our Plus policy to increase cover to £20,000 annual rental with no excess applicable

Standard or Plus cover available

For your peace of mind, we offer two levels of cover with the following benefits

Standard cover	Plus cover
6 or 12 month option available	6 or 12 month option available
£50,000 legal expenses cover	£50,000 legal expenses cover
£10,000 rent guarantee	£20,000 rent guarantee
1 month rental excess	NIL rental excess
	50% rent paid for 2 months after vacant possession

Please call **0800 804 6156** to discuss which of these policies is suitable for your circumstances. Our experienced team will be happy to help.

Tenant references

All tenants must be satisfactorily referenced to ensure that cover is in effect. The tenants must have passed a reference provided by our own service (details below), otherwise the following pre-tenancy checks must be completed prior to the inception of the Shorthold Tenancy Agreement:

- A satisfactory credit reference must be obtained
- The tenant or guarantor must provide a employers reference confirming annual salary
- Where self-employed the tenant or guarantor must provide proof from an accountant confirming the gross annual salary for the preceding 12 months
- All 'other income' must meet with the affordability test (please request a policy wording for definition)
- Where the tenant has previously rented a previous landlord reference must be obtained
- Photographic evidence and one other form of ID to be obtained from tenant



Contact us

Stride landlords helpline 0800 804 6156

Call Stride if you have any questions about your policy.
Lines are open Monday to Friday 9am - 5pm.

www.stride.co.uk/letting-agent-zone

- Document downloads
- Advice, guides and support
- Policy details and options

Our services for landlords

Stride offers a range of high quality competitively priced products and services to landlords including:

- Loss recovery insurance
- Landlords property insurance
- Restrictive covenant insurance
- Property owners liability insurance
- Home emergency assistance
- Engineering inspection and engineering insurance
- Residents association directors and officers liability insurance
- Tenants contents insurance (included accidental damage to landlord's property)

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Stride Limited is authorised and regulated
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When contacting us please
quote the reference:

