

# ARE YOU **PROTECTED** AGAINST PROBLEMS WITH TENANTS?



FIRST FOR JUSTICE

Many landlords enjoy successful relationships with their tenants. However, a recent survey revealed that non-payment of rent was the biggest problem facing landlords today, with almost half of landlords experiencing arrears in the last 12 months.

Despite a recent decline in the overall incidence of arrears, landlords with more than one property are still struggling with overdue rent.

Confirming the harmful impact this has, the same survey found that 72% of owners who have sought possession of their rental property have done so because of late rental payments.\*

Chasing tenants for unpaid rent, for compensation if your property is damaged or even gaining possession of the property can be costly and time consuming. If the worst happens and you have a legal dispute, our DAS Property Let Legal Protection gives you peace of mind.

We will appoint a solicitor to help you resolve the problem as soon as cover is confirmed.

To find out more about how our Property Let Legal Protection can help you, please speak to your Insurance Broker.

\* *The research used was from Landlords Panel Study from BDRG Continental 2011*



## KEY COVER:

- **Rent Arrears** - We will pay the rent arrears while your tenant still occupies your property
- **Rent Recovery** - If you need to recover rent arrears from your tenant
- **Repossession** - If you need to repossess your property from your tenant
- **Eviction of Squatters** - If you need to evict squatters from your premises
- **Property Damage** - If your tenant damages your property and you need compensation
- **Legal Defence** - Defence of criminal prosecutions relating to the letting of your property and actions for unlawful discrimination
- **Helplines** - If you have any legal queries regarding your let property we have helplines available 24/7

## CLAIMS EXAMPLES:

Our insured went to inspect his property's condition and found extensive damage to the fixtures and fittings; a month's notice was given to his tenants as a result. Four weeks later, our insured was shocked to find that the tenants had made no effort to leave the property and were also refusing to pay the rent.

Our insured contacted DAS and we started the process to recover possession. While the process was being completed we paid the rent arrears until the tenants could be removed.

Our insured told us that his tenant would not pay him the rent due or leave the property at the end of the rental period.

The case went to court and we appointed a solicitor on behalf of our insured. The tenant had to leave the property at the end of the rental period and pay all the rent that he owed, DAS paid over £1,100 in legal costs.

## PROPERTY LET RENT ARREARS