

# REFERENCING WITH EVICTION GUARANTEE

We work in partnership with The Landlord Hub to offer you a unique, market-leading, full legal eviction service should your tenant default on rental payments in the first 12 months of the tenancy commencing\*. The cover will pay the legal costs up until the point of possession (including bailiffs) or up until the point that the possession proceedings are defended and/or a counterclaim is made.

## WHAT IS COVERED

If the tenant is in arrears with at least 2 months rent outstanding The Landlord Hub will assist you to bring the tenancy 'back on track' by reducing the arrears or commence legal proceedings to end the tenancy including using an Appointed Solicitor to:

- Prepare a letter before action (LBA) for us to send to the tenant
- Prepare and serve the relevant notice(s) considered appropriate by the Appointed Solicitor
- Prepare a claim for possession and particulars of the claim
- Apply for a court hearing date
- Commence possession proceedings in the county court
- Pay the court fee
- File the claim in advance of the hearing
- Appoint a legally qualified advocate for attendance at the first hearing
- Secure an order for possession (if applicable)
- Prepare and file a Warrant for Possession if the tenant remains in situ beyond the possession order (if applicable)
- Instruct a County Court Bailiff to conclude the possession procedure (if applicable)
- Provide access to a free legal advice helpline

## WHAT IS NOT COVERED

- Any costs for activity beyond the first hearing (outside the possession procedure detailed above) including any costs that may arise from litigation or if you have breached your obligations under the tenancy agreement
- Any financial settlement or arrangement agreed between the tenant and us and/or you without the prior consent of the Appointed Solicitor or The Landlord Hub or any costs that arise from instructions given to a 3<sup>rd</sup> party not agreed by The Landlord Hub
- Tenancies where more than one month's rent is paid in advance

## SUBJECT TO

- An "Accept" decision on the final reference report, with all conditions and requirements being met by us/you before the tenancy commences
- Rent being in arrears of at least 2 months, from the date of the first arrears
- You (or we) supplying The Landlord Hub with full, correct and accurate documentation (including tenancy agreements, rent records etc)
- You signing Appointed Solicitors appointment letter and providing proof of ID and address
- A Valid Assured shorthold tenancy or Company Let
- The tenant's deposit being registered with a tenancy deposit scheme in accordance with current legislation

## **ADDITIONAL SERVICES**

As a reminder, the Eviction guarantee does not include loss of rent payments. It covers only for the costs of eviction where there are mandatory grounds for regaining possession following non-payment of rent.

We therefore strongly recommend that you obtain comprehensive protection for loss of rental income and legal expenses for counterclaims and/or defences. We can offer a product that provides comprehensive cover including:

- Up to £75,000 of cover per claim for any breach of tenancy (including anti-social behaviour)
- Lost rent up to £8,000 per calendar month
- Nil excess so there's nothing to pay in the event of a claim
- 75% of the rent for 2 months if repairs are needed before your property can be re-let
- Eviction of squatters
- Defence of your legal rights if an event arising from letting your property leads to you being prosecuted in a criminal court
- Hotel expenses and storage costs if you are waiting to move back in to your property yourself
- 24 hour legal helpline
- 6 month, 12 month or monthly products available

Please speak to us if you need more information.

As a client of The Landlord Hub their appointed solicitors offer a discount of 20% off their fees for any legal work where there is no Eviction Guarantee in place.

## **HOW TO USE THIS SERVICE**

If you manage your property yourself please just make contact with us if you encounter a situation where you would like to make use of this service. If we manage your property for you then we will invoke the process for possession and liaise with The Landlord Hub directly on your behalf. If there is anything we require from you during the process we will be in touch.