

CHESTERTONS PROTECT

Being without the income from their rental property and unable to access it is the worst-case scenario for any landlord. **Chestertons Protect** shields landlords against this and gives them an extra layer of financial and legal security and allows complete peace of mind.



WHAT IS CHESTERTONS PROTECT?

Chestertons Protect is a comprehensive service that protects landlords against unpaid rent, tenancy breaches and potentially expensive legal fees. Thousands of landlords across London are now choosing this sort of protection and benefitting from financial peace of mind.

HOW DOES CHESTERTONS PROTECT WORK?

The **Chestertons Protect** service delivers financial protection for landlords in the event that their tenants don't pay their rent. It gives them 100% of the rent that they are due and covers the costs of any legal proceedings required by the landlord in order to regain access to their property.

WHY DO LANDLORDS NEED CHESTERTONS PROTECT?

Although Chestertons has one of the most rigorous referencing processes in the industry and prides itself on finding excellent tenants for its landlords, sometimes tenants get into financial difficulties (often caused by things like job losses, illnesses and relationship breakdowns) which affect their ability to pay rent. This can leave landlords without rental income and unable to regain access of their property for months at a time.

HOW DOES CHESTERTONS PROTECT PROTECT LANDLORDS AGAINST CHANGES OUTLINED IN THE RENTERS' RIGHT BILL?

New laws under the proposed Renters' Rights Bill are expected to mean that it will take landlords longer to regain possession of their property if a tenant fails to pay rent.

Chestertons Protect protects against this by guaranteeing landlords their rental income and covering the legal fees involved with regaining possession.

CHESTERTONS PROTECT SHIELDS LANDLORDS AND GIVES AN EXTRA LAYER OF FINANCIAL AND LEGAL SECURITY.



WHAT ARE THE MAIN BENEFITS OF CHESTERTONS PROTECT?

- 1. Protection of rental income:** Many landlords rely on their rental income to pay the mortgage or fund their lifestyle. **Chestertons Protect** provides landlords with peace of mind that their rental income will continue, even if their tenants' circumstances change.
- 2. Eviction support:** The eviction process in the UK is complicated, lengthy, and often costly. If landlords are faced with the need to go through this process, **Chestertons Protect** gives them the advice and support they need to gain vacant possession as quickly as possible.
- 3. Vacant possession payments:** When a property is being re-marketed following a claim, **Chestertons Protect** will pay landlords up to 90% of the rent for six weeks whilst re-letting after a claim.
- 4. Property damage cover and legal assistance:** **Chestertons Protect** offers up to £250 on top of the deposit amount towards damages, whilst assessing the option of taking the tenant to court if the damage is over £1,000.

OTHER BENEFITS

- No cap on the number of months that a landlord can claim for non-payment of rent.
- No excess: landlords receive 100% of the rent due to them until vacant possession.
- Up to £100,000 of rent and legal expenses cover, including appeals and legal representation.
- Eviction of squatters and assistance with the costs involved.
- Standalone legal expense cover, in case of civil dispute.
- Contract dispute protection, covering costs in disputes of over £100.
- 45-day claim window, from the date of first missed rental payment.
- Auto renewal process, giving landlords continuous coverage.

¹Provided the landlord re-lets their property through Chestertons.

Terms and conditions apply. Please refer to Chestertons' Terms of Business for the full terms. [chestertons.co.uk](https://www.chestertons.co.uk)