

RENT PROTECTION

Claims process for missed payments

Trigger and early action

As soon as you become aware of an incident that might lead to a claim call the legal helpline on: **0344 770 1044**.

The Arc legal helpline will provide legal advice and guidance and, if required, ask you to provide claim details by visiting: **claims.arclegal.co.uk**

Alternatively, Arc can send you a claim form.



If you've already been in contact with us and there's no longer a need to progress a claim then let us know



Claim payments

Claims payments due under the policy begin and both eviction proceedings and claims payments are progressed.

Claims payments are paid monthly in arrears after deduction of any excess.



The tenant misses their rent payment

As soon as you become aware of an incident or circumstances which might lead to a claim, you must call the legal helpline on: 0344 770 1044 and quote 'Paymentshield - Rent Protection with Tenant Eviction'

Contact both the tenant and any guarantor within seven days of the rent being overdue. Then again after another seven days if the rent still hasn't been paid

If there's still no response from the tenant or guarantor, and it's lawful to do so, serve a formal notice of your intention to inspect the property

Carry out the visit to the property within the minimum notice period allowed in the tenancy agreement

Has the tenant cleared the rent arrears?

YES

NO

Submit a claims form and relevant documentation

You'll need to show you've tried to help the tenant remain in the property. Without this, the court may refuse to grant you possession rights. As part of your claim, Arc will assist with mediation proceedings between you and the tenant

Letting agent/landlord to continue pursuing tenant for rent

Appointed solicitor to contact the tenant (and guarantor if applicable) advising claim being made and to contact agent/landlord to agree settlement of arrears to avoid enforcement action being taken

Once the 2nd month's payment is missed and rent is one month in arrears the claims team will begin eviction process including serving eviction notices

On expiry of the eviction notice, has the tenant left the property?

YES

NO

Monthly rent payments to continue a month in arrears until vacant possession is achieved during the period of cover

The claims team will instruct solicitors to recover rent from tenant



If there are any repairs required to the property we'll pay back up to any remaining deposit amount less any excess

When you have regained vacant possession and if the property needs, we'll pay up to 50% of the rent during the period of cover for: three months, or until the property is re-let, whichever happens sooner

Claim ends

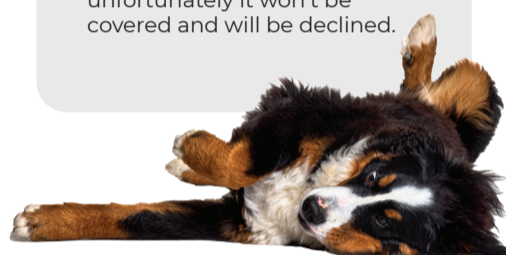
Key

- Information
- Action
- Question



Submitting a claim

Claims must be submitted within 60 days of when the incident happened. However, it's important to submit your claim as soon as possible as claims reported between 31 and 60 days of the rent being overdue are subject to an excess equal to one month's rent. If a claim is reported more than 60 days after the rent becomes overdue, unfortunately it won't be covered and will be declined.



Progressing a claim

Following a claim under this policy we'll require some or all of the following information in order to progress a claim:

- Tenancy agreement
- Prescribed information
- Correspondence entered into with the tenant
- Landlord photographic identification and proof of address in the last three months
- EPC
- How to Rent Guide
- Gas safety certificate
- The insurance certificate
- Any notices served upon the tenants
- The deposit protection certificate and the deposit scheme terms & conditions leaflet
- Tenant & guarantor referencing documents
- Guarantor agreements
- Any court papers
- Rental records from the commencement of the tenancy



The claims team will instruct solicitors to begin enforcement action to obtain vacant possession of the property plus recovery of rent from tenant

Monthly rent payments to continue a month in arrears until vacant possession is achieved during the period of cover

Tenant evicted and vacant possession of the property achieved

Seek legal advice

If you're ever unsure about your legal rights or responsibilities during this process, you must seek legal advice from the legal helpline.

