RENT PROTECTION

CLAIMS PROCESS FOR MISSED PAYMENTS

KEY

- INFORMATION
- ACTION
- QUESTION

WHOOPS!

The tenant misses their rent payment

Contact the tenant to chase rent at least once within seven days via best contact method - to be evidenced via system notes, etc.

If the tenant or guarantor cannot be contacted, and it is lawful to do so, you or your agent must then serve notice of a requirement to undertake an inspection and visit the property

Has the tenant cleared the rent arrears?

YES

NO

Submit a claims form and relevant documentation

You must show evidence of attempting to help the tenant stay in the property and without this the court may refuse to grant you rights of possession. As part of your claim, we can assist with mediation proceedings between you and the tenant. Guidance is provided at https://claims.arclegal.co.uk/info/faqs.

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 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 or the rent limit is reached, whichever is sooner

The claims team will instruct solicitors to recover rent from tenant

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 or the rent limit is reached, whichever is sooner

Tenant evicted and vacant possession of the property achieved

Claims team to reimburse the cost of agreed dilapidations up to the amount of the deposit

CLAIM ENDS

EXIT

HOW TO MAKE A CLAIM

Submit your claim online: https://claims.arclegal.co.uk

If you can't get online, call to have a claim form sent out to you in the post: 0344 770 9000

If your claim is for breach of tenancy other than missed rent, call the legal advice helpline on 0344 770 1044

CLOSED

If you have already been in contact with us and there is 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

SUBMITTING A CLAIM

Claims must be submitted within 45 days of any incident which may give rise to a claim, and within the period of insurance.

PROGRESSING A CLAIM

Following a claim under this policy we will require the following information in order to progress a claim:

- A completed claim form
- A copy of the tenancy agreement
- A copy of the guarantor agreement (if applicable)
- A copy of the tenant reference(s) or guarantor reference
- An up to date rent schedule;
- Copies of any notices and correspondence which has been exchanged
- Confirmation that any deposit taken has been properly protected in accordance with the relevant legislation or is insured under a deposit replacement policy or scheme

In order to progress your claim, we may require additional documentation to prove your requirements have been met, enable eviction of your tenant and progress claim payments. This may include, but is not limited to:

- A copy of the inventory of contents and conditions of the property as well as the check-out inventory
- A copy of the EPC and confirmation this was provided to the tenant at the start of the tenancy
- Evidence that the How to Rent guide has been issued to the tenant prior to the tenancy agreement (only applicable for properties in England)
- Copies of the Gas Safety Certificate and confirmation this was provided to the tenant at the start of the tenancy (where applicable)

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