

# Rushbrook & Rathbone

At the Heart of Property Management

## Protecting you & your property from the risks of renting



It can be tough being a landlord, especially if your tenant suddenly stops paying their rent or causes significant damage to your property. That's why our unique proposition provides unrivalled protection against the risks associated with renting property.

✓ Rent protection   ✓ Legal expenses   ✓ Tenant damage cover   ✓ Reduce void periods

### Why choose Rushbrook and Rathbone Property Protect?

- Comprehensive pre-tenancy referencing checks, including on-going monitoring of your tenants' credit record
- Cover for up to £8,000 per month in unpaid rent whilst your tenant still occupies the property\*
- Up to £75,000 of legal expenses to evict the tenant for any breach of tenancy, including anti-social behaviour\*
- Up to £10,000 to cover accidental or malicious damage or theft by the tenant during the tenancy term, with new for old replacement if the damage needs to be rectified mid-tenancy
- No deposit protection to help reduce void periods by allowing tenants to move in quickly whilst still providing you with the same protection as a traditional deposit equivalent to six weeks' rent

\* Maximum level of indemnity is £75,000 including rent arrears and legal expenses

### No hidden or additional fees

Service type	Product fee
Fully managed / Rent Collect	from £30 per month

All fees are exclusive of VAT

- ✓ Protect your rental income
- ✓ Increase demand for your properties
- ✓ Significantly reduced move in costs mean tenants can move more quickly, reducing void periods

### Talk to us

**Tel:** 01462 420201

**Email:** [enquiries@rushbrookrathbone.co.uk](mailto:enquiries@rushbrookrathbone.co.uk)

Portmill House, Portmill Lane, Hitchin SG5 1DJ

## What's included in our service?

### Comprehensive Tenant Referencing

- Includes up to five verified income sources for each tenant
- Affordability check to ensure they can afford the rent for the duration of the tenancy
- Checks for any CCJs, IVAs or bankruptcies in the last six years which may indicate a risk
- Checks for detrimental data at both current and previous addresses
- Identity and fraud checks
- Previous landlord reference
- Ongoing monitoring of the tenant's credit history throughout the tenancy

### No Deposit Protection

- Allowing tenants to move in without paying a deposit creates more demand for your properties and helps us to let it faster, minimising void periods
- Cover up to the value of six weeks' rent for any breach of tenancy that has resulted in a loss to you and which cannot be recovered from the tenant
- Cover includes everything that would be covered by a traditional deposit; cleaning, unpaid utility bills, removal of furniture left behind by the tenant, gardening, abortive checkouts, and lost keys
- There are many benefits for both you and your tenants if you allow them to move in without paying a deposit.

### Rent & Legal Protection

Repossession of the property from the tenant	✓
Payment of rent arrears whilst tenant still occupies property	up to £8,000 pcm*
Payment of rent after vacant possession, if property damage needs repairing	75% of rent for a max of 2 months or until re-let
Eviction of squatters	✓
Covers any breach of tenancy	✓
Legal assistance up to £75,000	✓

### Property Damage Protection

- Repair or replacement of items damaged by the tenant, whether accidentally or maliciously
- Replacement of items stolen by the tenant
- Up to £10,000 to cover losses of £100 or more
- If we're made aware of damage during the tenancy, such as a ripped carpet which poses a danger to the tenants, we're covered for new for old replacement and can arrange the repair or replacement for you

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As with any cover limitations and exclusions apply. Full details and terms and conditions are available on request. The protection is offered on the basis of an interest in an insurance policy purchased by Rushbrook & Rathbone Ltd. This insurance is arranged by The Lettings Hub, a trading name of Let Insurance