

# Hello NEIGHBOUR

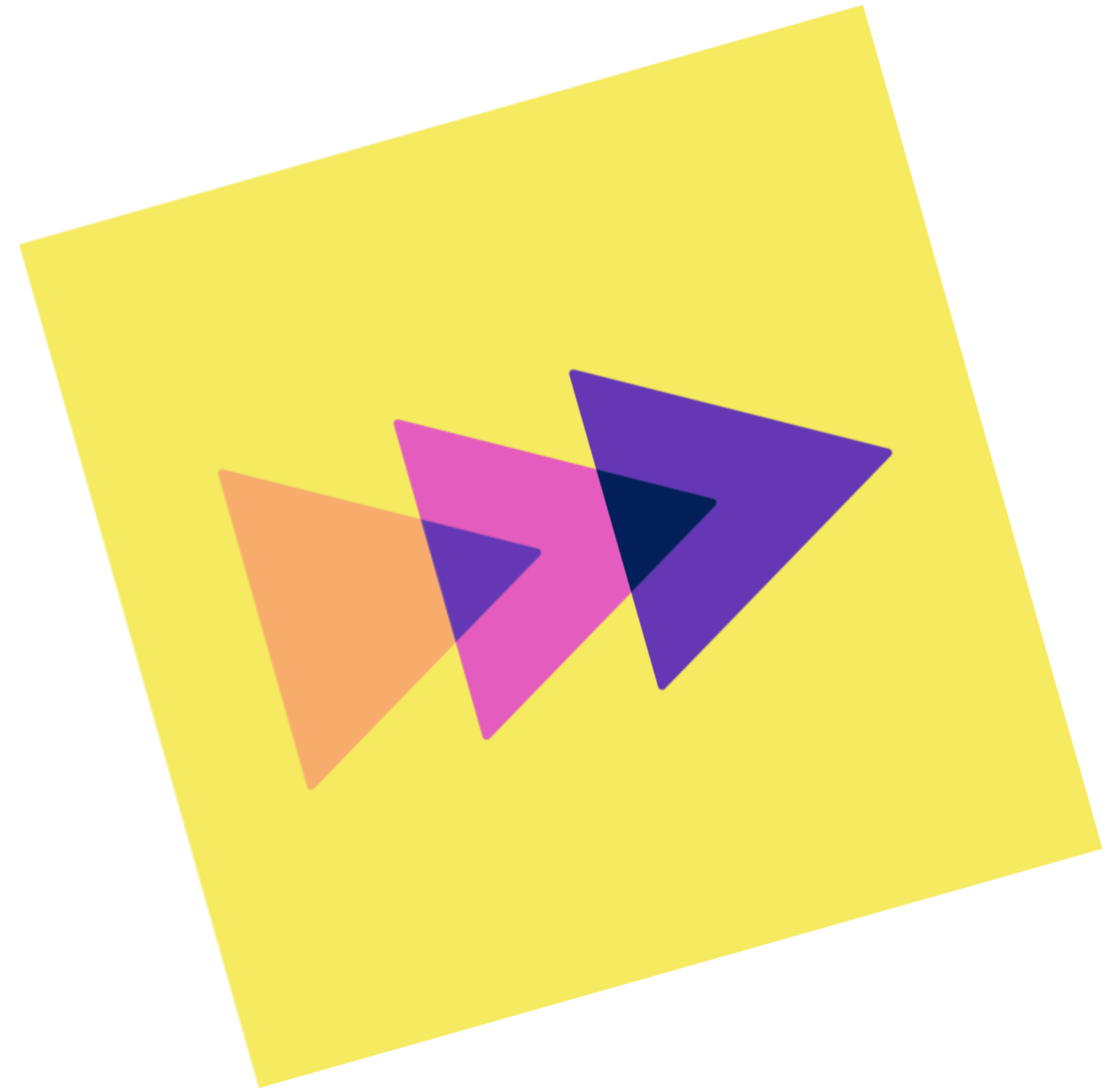
Getting Ready for Renters' Rights  
Insurance

Friday, 27 Mar

[Hello-neighbour.com](https://hello-neighbour.com)

# Agenda

1. Welcome
2. Market Insights
3. Rent Guarantee & Legal Cover
4. Case Studies
5. Q&A



# Market insight

## 29%

Of tenants struggle to pay  
rent

\*29% - [www.lettingagenttoday.co.uk/breaking-news/2026/02/one-in-three-tenants-find-it-tough-to-pay-rent-claims-charity](http://www.lettingagenttoday.co.uk/breaking-news/2026/02/one-in-three-tenants-find-it-tough-to-pay-rent-claims-charity)

## 25 Weeks

Possession delays have increased 9%  
over the past year

\*25 weeks - [www.landlordtoday.co.uk/breaking-news/2026/02/possession-delays-soar-to-25-weeks-new-data](http://www.landlordtoday.co.uk/breaking-news/2026/02/possession-delays-soar-to-25-weeks-new-data)

## 74%

Of renters have no protection against  
sickness or injury

\*74% - Canopy Renter Survey March 2024 - 594 responders

# Rent Reform Impacts

## All Tenancies Become Periodic

No More fixed term contracts

## End of Section 21

Landlords will no longer be able to evict tenants without providing a valid legal reason. All possession will rely on Section 8 grounds such as selling, anti-social behavior or arrears

## 3 Months Arrears

Eviction notices can't be served until 3 months of arrears have been met

# What does our rent guarantee & legal expenses insurance cover?

## POLICY FEATURES / BENEFITS



In-house claims team



Issuing of Section 8 notice



Legal helpline



All tenants considered



No excess

## RENT & LEGAL COVER



Up to £100,000 legal expenses



Up to 15 months loss of rent cover



Removal of squatters

## POST EVICTION COVER



Replacement of locks



Storage of tenants' goods



Up to 3 months vacant cover

# Pricing

Rent (Up to) **£2500** /pcm

Price **£250** (Per annum)

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# Criteria

## Identity Verification

2x forms of id (1x photo ID)

## Affordability

2.5x the gross monthly rent (or  
3x for a guarantor)

## Credit Check

No CCJs, IVAs or bankruptcies within  
the last 3 years

# Case study #1 – Julia’s costly lesson without Rent Protection Insurance cover

- ❑ Julia, a London-based landlord, rented her property for £2,500/month.
- ❑ She took out Legal Expenses only.
- ❑ Tenant stopped paying rent; eviction took 24 months due to delays in London courts and with bailiffs.
- ❑ Total lost rent: £60,000.
- ❑ Her legal-only insurance covered eviction costs, not lost rent.
- ❑ Rent Guarantee/protection Insurance could’ve covered:
  - ❑ Up to 15 months of rent (£37,500)
  - ❑ Legal fees (already covered)
- ❑ Key takeaway: Legal cover alone left Julia with a £60,000 loss—rent guarantee could’ve protected her income.

# Case study #2 – Ben's peace of mind with Rent Protection Insurance

- Ben, a landlord, had both Rent Guarantee/protection Insurance and Legal Expenses Insurance.
- When his tenant stopped paying rent, these policies provided crucial support.
- Ben received £1,500/month in rental income during the eviction process.
- This helped him cover mortgage and property costs without interruption.
- The tenant made a disrepair counterclaim during eviction.
- Ben's legal insurance covered all costs, and the claim was successfully defended.
- Ben faced no financial loss and had full legal backing.
- His experience shows the value of having comprehensive landlord insurance

# Useful contact numbers

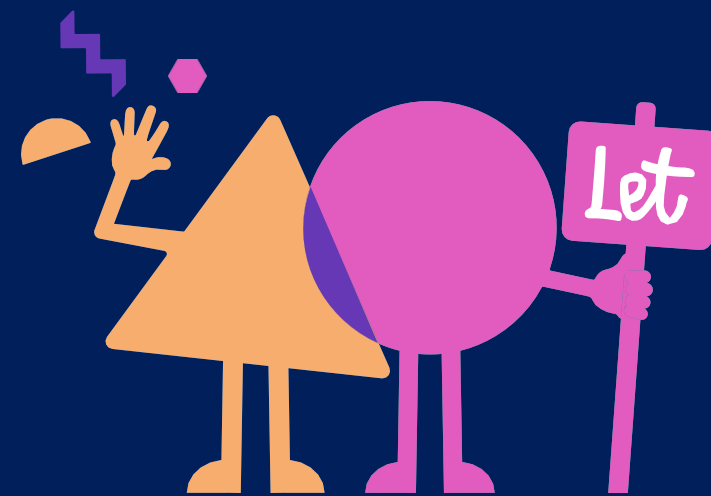
RGI claims line: 03003 035 885

Email: [claims@alanboswell.com](mailto:claims@alanboswell.com)

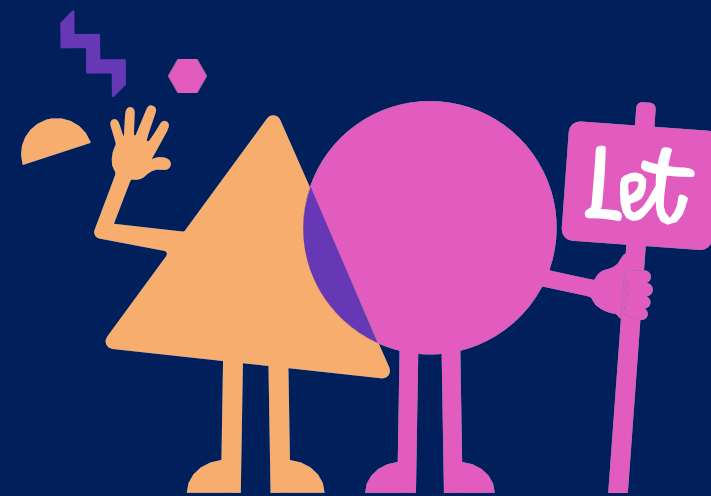
Legal advice line: 03003 035 899



# Q&A



# Changing Lettings For Good



+44 (0) 20 8051 9546

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