

## Who are BDElite

BDElite has been a trusted supplier to UK insurance brokers for a number of years. Providing innovative products, services and total claims management, along with essential aftercare support for broker clients following a claim. BDElite offers a diverse product range of personal and commercial add-on insurance policies, available to purchase through insurance brokers.

### Personal:

- Motor Legal Expenses
- Electric Vehicle Legal Expenses
- Adapted Vehicle Legal Expenses
- Breakdown Assistance up to 3.5t
- Household Legal Expenses
- Home Emergency

### Commercial:

- Van Legal Expenses
- Taxi Legal Expenses
- Fleet Legal Expenses
- Motor Fleet Legal Expenses
- Motor Fleet Breakdown Assistance up to 44t
- Residential Landlord Home Emergency
- Residential Landlord Legal Expenses & Rent Guarantee

BDElite Ltd. is registered in England, No. 7636844, Registered office: Atria, Spa Road, Bolton, BL1 4AG. Authorised and regulated by the Financial Conduct Authority for insurance distribution and claims management activities.

Our firm's reference number is 797920.

Our regulatory registration is recorded on the website [www.fca.org.uk](http://www.fca.org.uk).

## What you need to know

- For there to be a valid claim under the Policy, it is a requirement that, prior to the commencement of any tenancy agreement, you must complete the Pre-Tenancy Check Requirements.
- Full terms and conditions of the policy are available on request from your broker.

# RESIDENTIAL LANDLORD LEGAL EXPENSES

ALL THIS COVER  
AND MORE

£120.00

INCLUDING

 RENT GUARANTEE  
UP TO £2,000 PER MONTH

 RENT RECOVERY

 TENANT EVICTION

 TENANT PROPERTY  
DAMAGE

 LEGAL DEFENCE

 PROPERTY AND  
SQUATTER PROTECTION

 COURT ATTENDANCE

 TAX PROTECTION

Purchase of this cover is optional, please see overleaf for further details of its features and benefits.

TO PURCHASE THIS COVER, PLEASE CONTACT US

## WHY DO YOU NEED LANDLORD LEGAL EXPENSES?

The costs involved in pursuing or defending your legal rights as a landlord, can be substantial.

Our policy not only provides comprehensive cover for a wide range of scenarios, it can also fund legal costs up to £100,000 per claim and this includes the other party's legal costs if you lose.

You can also make as many claims as required up to the aggregate maximum legal costs of £500,000.

If you have a claim, you will have year round access to legal advice and a team of specialist solicitors and advisors are on hand to work on your behalf to resolve the claim in your favour.

### CLAIMS EXAMPLES

The examples opposite demonstrate what this policy can do for you when the circumstances of your claim mean we can accept it and legal assistance is required to pursue or defend your legal rights.

# WHAT YOU GET

- 1. RENT RECOVERY ✓
  - 2. TENANT EVICTION ✓
  - 3. TENANT PROPERTY DAMAGE ✓
  - 4. LEGAL DEFENCE ✓
  - 5. PROPERTY AND SQUATTER PROTECTION ✓
  - 6. COURT ATTENDANCE ✓
  - 7. TAX PROTECTION ✓
- YOU ALSO GET
- 8. 24/7 LEGAL ADVICE HELPLINE ✓
  - 9. ONLINE LEGAL DOCUMENT SERVICE ✓
  - 10. RENT GUARANTEE ✓



## CLAIM EXAMPLES

### 1. RENT RECOVERY

The tenant in your property has failed to pay rent due under the tenancy agreement which you now need to recover. This policy will arrange and pay for a solicitor to pursue the tenant through the courts for recovery of the outstanding rent payments.

### 2. TENANT EVICTION

You have served a section 8 or 21 notice to your tenant to vacate the insured premises but they have failed to leave by the eviction date set on the section notice. Cover is in place to enforce the section notice and evict the tenant from your property, allowing you to gain possession of your property.

### 3. TENANT PROPERTY DAMAGE

Following the eviction of a tenant and checks to the property, it becomes apparent that the property has been damaged by the tenant which leaves it in a state of repair. This policy will arrange and pay for a solicitor to commence legal proceedings against the tenant to pursue them for the costs of the repair works.

### 4. LEGAL DEFENCE

You are to be prosecuted in a criminal court following a dispute relating to the letting of the insured property. In such a serious matter specialist representation is provided to defend you and support you through the criminal court process.

### 5. PROPERTY AND SQUATTER PROTECTION

You have a property which is not currently being let out and is empty. On inspection of the property you find that squatters have gained access to the property and are refusing to leave. Your BDElite Landlord Legal Expenses policy covers the legal costs of evicting the squatters from your property, allowing you to let the property out to tenants and receive rental income.

### 6. COURT ATTENDANCE

You or a member of your staff is required to attend court at our request, we will pay your/ their salary or wages, up to £100 per day and to a total of £1,000 for the time that you/they, are off work.

### 7. TAX PROTECTION

The HMRC are investigating your tax return relating to rental income on the insured property. In such a complex matter, correspondence with the HMRC can be very lengthy and expensive, however this policy covers the cost of providing specialist representation to defend you.

### 8. 24/7 LEGAL ADVICE HELPLINE

You will have access to a dedicated legal advice line which can assist you with any legal query relating to the laws of the United Kingdom.

### 9. ONLINE LEGAL DOCUMENT SERVICE

You will have access to an extensive range of legal documents, as well as a comprehensive jargon-free guide to business law.

## 10. RENT GUARANTEE

Your tenant, who passed all required credit checks, has failed to pay rent due under the tenancy agreement.

This Rent Guarantee\* cover directly pays you for the loss of rent which has occurred, while the Tenant Eviction cover appoints a solicitor to begin legal proceedings to evict the tenant from the insured property.

**This cover includes a monthly rent payment for 12 months up to the value of:**

**£2,000 PER MONTH**

\*subject to 1 months' rent as an excess.