

**Make your rental
income as safe
as houses.**



**Rent Protection Insurance with
NO EXCESS - only through Your Move.**



YOUR MOVE

What if your Tenant stops paying rent?

Even with good tenant references, circumstances change.

At any time, your Tenant could...

- Be made redundant (*over 1,300 people are made redundant every day in the UK¹*).
- Experience a drop in hours and therefore a drop in income (*at least ¼ million people are employed on a zero-hour contract in the UK²*).
- Become ill and unable to work and therefore unable to earn.
- Get into unexpected debt (*the Citizens Advice Bureaux deal with over 7,800 new debt problems every day³*).

In such circumstances, the tenant simply may not have enough money to pay you (or anyone else for that matter – so they may not be in a hurry to move out either).

Meanwhile, for as long as you don't receive their rent...

- **You** may be unable to keep up with your repayments on a mortgage or secured loan.
- **You** risk potential legal costs to gain possession of your property.
- **You** may spend time and energy filling out forms and attending court.

It can be a stressful experience and could leave you out of pocket.

¹Credit Action Apr-Jun 2013

²Office for National Statistics July 2013

³Credit Action 12months to March 2013

Don't let *their* misfortune become *yours*.

Let YOUR MOVE help.

Our Rent Protection Insurance scheme⁴ gives you:

- **Up to 6 months rent** - with **NO EXCESS** to pay. The rent is 100% guaranteed.
- **All legal fees up to £15,000** including any legal costs arising from regaining possession of your property from a tenant (*providing they are in rental arrears*).
- **Hotel accommodation for you** for up to 30 days at £100/day (*if your tenant has not vacated by the agreed date and the rental account is in arrears*).
- **No forms to complete** - telephone based advice and application.
- **Automated Claims** - no need to notify insurers or complete claim forms.
- The backing of one of the largest insurers in the UK – the policy is provided by AVIVA.
- **Complete Peace of Mind.**

When you choose either the YOUR MOVE Rent Collection or YOUR MOVE Fully Managed Lettings Service you can take advantage of our complete protection.

⁴Terms and conditions apply. This information is a summary only. You will receive a full policy document upon application. This policy will set out the terms, conditions and limitations of this product..



We'll be in touch

When you become a landlord with Your Move our General Insurance team will call you to provide professional advice on the policy.

Your application will be dealt with over the phone. It's a stress free process with no forms to complete.

If you have any queries you can contact our General Insurance team direct.

Call 0845 034 5750*



YOUR MOVE

www.your-move.co.uk

*Calls may be monitored and/or recorded for training and/or security purposes.

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We are members of The Property Ombudsman (TPO), there to protect your interests and we abide by the TPO Code of conduct.