

## Rent Protection and Legal Expenses Warranty

A 6 or 12 month Rent Protection & Legal Expenses Warranty contract **Covering:**

Loss of rent cover up to £2,000 per month up to 4/5 months rent arrears.

Legal expenses authorised/incurred by FCC Paragon, including court costs to obtain vacant possession after non-payment of rent are included in the benefits provided by FCC Paragon Rent Protection & Legal Expenses Warranty.

Cover is available for 6 or 12 month periods only and can be simply and easily renewed.

Rentals of £2,000 plus per month can be covered, ask your agent for a quotation.

**Cover is not available for the first month's loss of rent. All tenants must have passed an FCC Paragon Full Reference.**

See Warranty Exclusions on reverse.

Please ask your agent for more details



## We also provide

**Landlords Buildings and Contents Cover**

**Tenants Content Cover**

**Tenant Referencing**

**Debt Recovery**

**Professional Indemnity**

**Office Pack**

**Shop and Office Insurance**

**Block Policies**

**And many more Insurance products available from Paragon Advance**

Please ask for details

Agent Stamp



# Rent Protection & Legal Expenses Warranty



RWPA-013



# Rent Protection and Legal Expenses Warranty

Please complete this form and return it to your Agent or direct to FCC Paragon along with your remittance. A contract will not be enforced until the fully completed application form and remittance (made payable to FCC Paragon Limited) are received by FCC Paragon Limited. **The application form and remittance must be received no later than 7 days after the tenancy start date.**  
 FCC Paragon, 4/5 The Briars, Waterberry Drive, Waterlooville, Hampshire, PO7 7YH. Tel: 0870 389 9604 Fax: 0870 389 9605 Email: warranty@fccparagon.com  
 VAT Registration Number 880988364 Registered in England No: 3176719 Registered office as above.

Landlord's full name(s)

Landlord's address

Postcode

Telephone No

Fax No

Address of let property

Postcode

Tenancy start date

Monthly rent

Deposit held

Tenants Name(s)

Please ensure all adult tenants noted on the tenancy agreement are listed.

FCC Ref No

Guarantor(s) Name(s)

FCC Ref No

Cover Required

Rent Protection & Legal Expenses Warranty contract – 6 months cover

Rent Protection & Legal Expenses Warranty contract – 12 months cover

## Declaration

I hereby apply for a Rent Protection and Legal Expenses Warranty contract and I declare that I am aware of the conditions of the contract. I understand that a copy of the Terms and Conditions are available upon request. I declare that I am not aware of any change in the information supplied to FCC Paragon Limited at the time of referencing which may affect their assessment of the above named tenant's credit worthiness and have no knowledge of any circumstances that may result in a claim for Rent Protection and Legal Expenses Warranty under this contract.

I understand that failure to notify FCC Paragon of any changes may result in a claim being declined or the contract being cancelled.

I consent to my personal information being held on computer or any files by FCC Paragon Limited and any agent or associated company for the purpose of administering this contract, including carrying out customer surveys, paying benefit, and fraud prevention. We may send you details on other products and services from time to time. Please tick the box if you do not wish to receive this information.

Landlord/Managing Agent Signature

Name (Capitals please)

Date

## For Agents Use Only

Agent name

Agency No

Contact name

## Eligibility

The landlord or managing agent acting on their behalf must ensure that the following procedures are adhered to. They must:

**A** not allow a tenant into possession of the property other than on the basis of an already completed written tenancy agreement duly signed by all parties;

**B** be based on one of the following:  
 • an assured shorthold tenancy;  
 • a short assured tenancy; or  
 • an assured tenancy  
 These are all defined by the housing Act 1988.

**C** not allow any tenant into occupation until the first month's rent and dilapidation's deposit payment has been paid in cash or payment has been cleared in the landlords or managing agents bank account;

**D** ensure all tenants are fully referenced and successfully pass the FCC Paragon referencing procedure.

## Exclusions

Benefit will not be paid in respect of any claim:

- A** where the landlord or managing agent acting on their behalf fails to provide evidence or information reasonably required by FCC Paragon;
- B** which is notified to FCC Paragon more than 31 days of non-payment of rent;
- C** where the amount in dispute is less than £250.00;
- D** for the first month's unpaid rent;

## Terms of cover

For cover to continue under the Rent Protection and Legal Expenses Warranty contract the landlord or managing agent acting on their behalf must keep up to date clear rental records.

The Rent Protection and Legal Expenses Warranty contract will be withheld if the landlord or managing agent acting on their behalf acts without consent or contrary to the advice of FCC Paragon. The Rent Protection and Legal Expenses Warranty contract will not provide cover for any pre-existing events which would give rise to a claim.

For the avoidance of doubt, FCC Paragon's 6/12 month Rent Protection and Legal Expenses Warranty contract is in support of the quality of FCC Paragon Referencing – they are not contracts of insurance and any benefits provided are at the sole discretion of FCC Paragon. Rent Warranty start and end dates and tenancy periods must run in line with the tenancy agreement.

All benefits from the Rent Protection and Legal Expenses Warranty contract will cease once vacant possession has been obtained. (As defined by FCC Paragon). If you do not receive confirmation of cover within 10 days of inception/ renewal you must contact us immediately.

If you have not received a contract schedule or paid in full within the terms and conditions, the warranty will not be in force.

The Landlord or Managing Agent acting on their behalf, may cancel the warranty at any time by giving 14 days notice in writing. FCC Paragon may cancel the warranty contract at any time giving notice in writing to the Landlord or Managing Agent. No refund is available in the event of cancellation by either party.

For full terms and conditions under this warranty please refer to the Rent Protection and Legal Expenses Warranty Terms & Conditions.

The rental amount covered by the warranty is the amount stated on the Assured Shorthold Tenancy agreement or the amount referenced whichever is the lower (the rent protection and legal expenses warranty does not provide cover for utility bills). Claims of rent over £2000 or part payment thereof will be declined if an individual agreement between the landlord and FCC Paragon has not been taken out. This product is only available throughout England and Wales and is subject to English Law.

FCC Paragon reserves the right to amend the conditions of this contract without notice. Errors and omissions excepted.