

Rent Protection for the Renters' Rights Act era



New legislation is increasing risk for landlords. With longer evictions and greater pressure on rental income, stronger protection is essential.

Rent Protection provides a safety net for your income, supported by Goodlord's Rent Protection insurance.

HERE IS HOW GOODLORD COMPARES:

	goodlord	Provider 1	Provider 2
Rent paid until	Vacant possession*	12 months	15 months
Nil excess	Yes	Yes	Yes
Total indemnity	£100,000	£250,000	£100,000
Vacant possession payment	90% for 6 weeks	50% for 3 months	75% for 3 months
Property damage cover	£1,000**	No	No
Section 13 rent increase cover	Yes	No	No
First month's rent cover	Yes	No	No
Alternative accommodation and storage	Yes - 90 days***	No	No
Claim window	90 days	90 days	90 days
Max monthly rental cover	£10,000	£5,000	£5,000

[Based on information available on 4 February 2026]

*Where Vacant Possession has been obtained via a valid claim for repossession

**Where there is a valid claim for Rent Protection

***Where you are seeking Vacant Possession of the Insured Property under valid claim; and the Landlord intends to live in the Insured Property as their permanent residence once Vacant Possession is obtained and has no other suitable accommodation available during that period.

RENTERS' RIGHTS ACT FEATURES THAT SET GOODLORD APART

Section 21 abolishment

What this means: Delays in landlords regaining their property

Goodlord's solution

Goodlord will pay **100% of rent until vacant possession is gained***

Eviction periods are taking longer, are more complex and costly

What this means: Court delays and legal fees continue to increase

Goodlord's solution

Goodlord's **legal expense covers** for evictions due to rent arrears, subletting, illegal activity or failure to vacate; **nil excess** for rent protection claims made within 45 days

Section 13 update

What this means: Tenants can challenge the Section 13 and not backpay if it is found to be fair

Goodlord's solution

Goodlord covers the Section 13 increase for up to 6 months if the tenant refuses to pay

**Limit of indemnity for rent and legal expenses is £100,000*

Tenants leaving before possession is granted

What this means: The property has to be re-let immediately, with no court proceedings and no possession date to plan around

Goodlord's solution

Where your agent has added Letting Fee Protection, an optional add-on at additional cost, the re-letting fee is covered up to £500.

WHY DO OTHER LANDLORDS TAKE THIS SERVICE?

-  No managing claim windows or eviction paperwork
-  No need to instruct solicitors or attend court
-  No coordinating or attending bailiff appointments
-  Rent is paid to you, meaning no risk to your investment
-  Re-letting fees covered up to £500, where your agent has opted in
-  Add peace of mind to the letting of your property

WE'RE HERE WHEN IT COUNTS

-  Flexible payment options are available
-  Agreed surrenders to secure vacant possession sooner
-  Clear, fair guidance for tenants when things go wrong