

# Rent Guarantee Claims Flow

Upon submitting your claim form you must provide the following:

- ✓ A full explanation of the claim.
- ✓ Updated rent statement.
- ✓ Copy of tenancy agreement.
- ✓ Tenant/Guarantor references.
- ✓ Confirmation that any deposit has been properly protected in accordance with relevant legislation or deposit replacement scheme.
- ✓ Copy of energy performance certificates and proof this was issued to the tenant.
- ✓ Evidence that the how to rent guide was issued prior to the tenancy.
- ✓ Gas safety certificate and proof this was provided to the tenant, where applicable.
- ✓ Copies of notices or correspondence that has been exchanged with the tenant.

Tenant misses 2 x monthly rent payments or accumulates 2 x months' rent arrears.

Claim recorded with the claims team via the online claim form, or alternate communication method where required.

The claim is assessed by the claims team.

Valid claim

Declined claim

The decision to decline the claim is explained to the policyholder in writing.

- 1) Rent guarantee payments commence.
- 2) Panel of recommended solicitors are appointed to assess prospects and serve statutory notices to tenants to vacate where appropriate.

Accepted claims remain under review with regular communication between ABG claims team and policyholders/solicitors. Rent guarantee payments continue until vacant possession obtained or the indemnity is reached.

Once vacant possession has been obtained any deposit held will be deducted, where applicable. If the deposit is required to meet the cost of dilapidations an equivalent sum up to the amount of the deposit will be returned to the policyholder to meet the cost.

Dilapidations must be documented with invoices, estimates and receipts and must accompany an original inventory and check out report to be considered.

Vacant possession benefit:

Following vacant possession being secured the RGI policy can consider 75% vacant possession benefit for a maximum of 3 months. Confirmation of the date the property is re-let along with proof of the property being re-advertised to re-let will be required.

## Important Notice:

During the Covid-19 pandemic there is a greater expectation that you attempt to resolve arrears issues with your tenant. If this is not successful there is an additional step within the claims process for professional mediation.

Useful contact numbers:

RGI claims line: 03003 035 885  
Legal advice line: 03003 035 899