

Top 5 reasons rent protection claims are rejected

Practical tips for letting agents & landlords



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Landlords
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Property



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20+ years across the UK property and insurance sectors, with senior roles spanning PropTech, SaaS, tenant referencing and insurance.

The last seven years have focused on property risk solutions that create measurable value for agents, landlords and tenants.



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Prior to joining Alan Boswell Group, Emma worked in the technical claims department of a well-known insurer. Emma has accumulated over 15 years of experience.

About Alan Boswell Group

"The natural choice for friendly, expert advice on insurance, risk management and financial services."



- Independent insurance brokers, financial planning, and risk management group, established in 1982.
- Chartered Insurance Broker status
- Seven offices, 450+ staff
- Insurance Broker of the Year 2025
- Which? Best Buy landlord insurance
- LIS 'Best Landlord Insurance Provider'



Agenda

Spot the failure point

Recognise the five common reasons claims can be declined.

Intervene earlier

Build timely checks and escalation points into your internal process.

Set clearer expectations

Explain what cover does and doesn't do before problems arise.

Reduce avoidable friction before a claim

In this webinar, we'll cover the five most common reasons rent protection claims are declined and how to avoid them to protect your fee and your landlord's income.



A declined claim turns protection into pressure

When the safety net fails, the cost is not only unpaid rent.

LANDLORD

No rental income received from the tenant or policy. Mortgage, service charges, and property costs accrue.

AGENT

Pressure from complaints, difficult conversations, and loss of client trust. Time spent on document chasing, dispute handling, and legal coordination.

Many claim rejections stem from a small set of missed conditions, late steps, or unclear expectations. **Make claim readiness part of tenancy management.**

Tenant referencing

Referencing must meet the insurer's standard.
Passing an internal agency process is not enough if the policy requires different evidence.

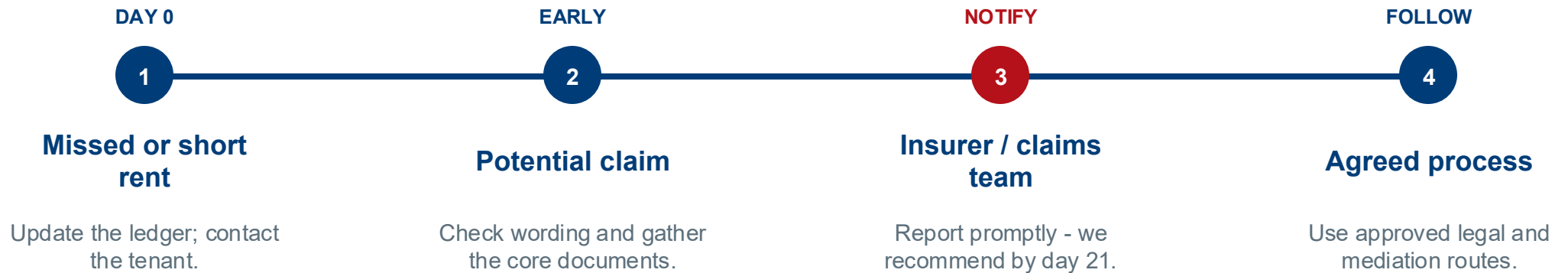
Where claims go off track:

- Affordability evidence does not match the tenant's income type.
- Credit checks are incomplete, or no valid identity/address match is found.
- A required guarantor is missing or assessed using the wrong calculation.

Ensure your tenant referencing process aligns with the insurer's criteria and retain the evidence.

Claim notification

Notification starts at the first shortfall.
Don't confuse the policy's payment threshold with when to report an issue.



Mediation can be valuable before arrears escalate; follow the route agreed with the insurer.

Pre-existing arrears

Insurance responds to unforeseen events, not an issue already present or known when the policy was taken out.

EXAMPLES OF PRE-EXISTING ISSUES

Payment difficulties or a change of circumstances already identified.

A tenant has already said they will withhold rent due to a dispute.

AT POLICY INCEPTION

Ask the provider to confirm eligibility where there have been prior issues.

Start cover at the same time as the tenancy and diarise any permitted registration window.

Arrange cover at the start of the tenancy and document what was known when.

The legal process

A valid arrears claim can still fail if required notices, approvals, or evidence are missing or incorrect.

1**NOTICE**

Serve the correct notice, accurately and on time.

2**APPROVAL**

Do not instruct solicitors or start action outside of your insurer's process.

3**LEGAL TEAM**

Use the insurer's appointed team and claims guidance.

4**EVIDENCE**

Keep notices, ledgers, correspondence and compliance documents complete.

Where available, use the insurer's legal helpline and notice-serving support before acting.

Exclusions & eligibility

A claim can be genuine and still sit outside the policy. Make sure you and the landlord are aware of the terms before inception.

CHECK AT POLICY INCEPTION

Initial exclusion period

Especially for tenants already in situ.

Arrears threshold

When reporting starts and when payment is triggered.

Tenancy & property type

APT, common law, company let or lodger arrangement.

Policy status

Renewal, lapse, and the effective date of cover.

Nature of dispute

Rent protection cover won't cover unrelated disputes.

KEEP A RECORD OF

- ✓ When cover begins
- ✓ When the insurer should be notified of rent arrears
- ✓ What triggers payment
- ✓ Qualifying tenancy types
- ✓ What could invalidate cover

There is no harm in notifying early, but every claim is assessed against the policy wording.

| Expectation mismatch

Clear understanding and language at policy inception prevents complaints later.

“The policy covers any missed rent.”

The policy doesn’t automatically cover every instance of rent arrears. All policies will have conditions, triggers and limits.

“I have to wait until a breach starts.”

Notify the insurer from the first missed or short payment, then follow the agreed claims process.

“Any referenced tenant is covered.”

The reference must satisfy the insurer’s stated criteria and evidence requirements.

Ensure the service agreement, sales conversation and policy wording are aligned and fully understood by all parties.

| Claim preparation

1 BEFORE TENANCY

- ✓ **Complete tenant reference which is compliant with policy terms**
- ✓ Check eligibility and cover dates
- ✓ Provide the prescribed information
- ✓ Collate safety and compliance records

2 DURING TENANCY

- ✓ **Accurate rent ledger**
- ✓ Renewal and lapse controls
- ✓ Landlord terms aligned with policy
- ✓ Maintain and organise documents

3 FIRST ARREARS

- ✓ **Contact tenant promptly**
- ✓ Notify insurer early
- ✓ Use approved legal route
- ✓ Send a complete evidence pack

Build checks into your tenancy workflow to ensure they aren't missed when a claim arises.

| Keep every claim on track

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|----------|-----------------|--|
| 1 | ALIGN | Reference to the insurer's criteria and ensure the agency workflow aligns. |
| 2 | REPORT | Start the notification procedure at the first missed or short payment. |
| 3 | DISCLOSE | Confirm cover dates and discuss any known issues with the insurer at policy inception. |
| 4 | FOLLOW | Use the approved claims, notice, and legal process. |
| 5 | EXPLAIN | Document exclusions, triggers, and expectations with the landlord. |

| Questions worth asking now

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When should we notify - at the first missed payment the policy threshold?

What if a referenced tenant's circumstances change after moving in?

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Which evidence should be kept ready to support a claim?

How should we explain assessment, legal review and payment timing to landlords?

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To find out more about how you can protect your agency fee and your landlord's income with legal & rent guarantee insurance from Alan Boswell Group, get in touch with our team.



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