



## HOW CAN YOU LOOK AFTER THEO?

Theo had recently let a two-bedroom flat to Jasmine. The Assured Shorthold Tenancy agreement included a clause forbidding sub-letting. Jasmine passed all the necessary checks and, initially, paid rent on time.

However, unbeknown to Theo, Jasmine had started to market the flat on a short-term rental site as a "luxury serviced apartment." Guests were coming and going every few days causing disruption to Theo's neighbours. Jasmine was illegally sub-letting the flat, breaching the building's lease conditions.

Theo only became aware when visiting the property for a routine inspection. He found strangers occupying the property and Jasmine was nowhere to be seen. Her actions had also invalidated Theo's landlord insurance policy and put him at risk of enforcement from the freeholder for breach of lease. Theo was facing a costly legal process to try and deal with the whole matter and its impact.



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While Theo had a traditional landlord legal expenses insurance, he was advised it did not provide protection against the legal fees incurred when dealing with illegal sub-letting. The standard landlord buildings policy also does not cover an attempt to steal the title of a property.



Illegal sub-letting and title fraud are growing issues. Tenants can profit significantly from unauthorised sub-letting while exposing landlords to financial losses, legal liability, and potential lease or licensing breaches.

Theo would be protected if he had access to our Rental Fraud Defence product designed to help landlords pay legal fees when they become a victim of illegal sub-letting, title, or identity fraud.

Addept Insurance's Rental Fraud Defence covers up to £25,000 in legal costs to:

- + Restore a property's legal title, boundaries or rights of way.
- + Regain lawful possession if it has been fraudulently let or sold.
- + Challenge fraudulent adverts or applications for credit, goods, services or County Court Judgments linked to the property.
- + Apply to the Land Registry for reinstatement of title or restrictions under the Land Registration Act 2002, or to be added to the CIFAS Protective Register.
- + Liaise with mortgage or loan providers and credit agencies.

Cover is available as an add-on or embedded within a landlord buildings policy.

 Title Guardian

Option to include Title Guardian, 24/7 digital anti-fraud property monitoring.



## HERE TO HELP YOU PROTECT THEO

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