

Landlord disputes are about to get harder

Your protection
needs to be better

Renters reform is
changing the rules
from 2026



The Rent Guarantee problem

A common product... with poor outcomes when it matters



Common Protection



Rent
Guarantee +
Legal Expenses



Outcome Gap



Delays - Friction - Complaints

Most 'reform-ready' products don't change the model

if claims are still litigation-led
outcomes won't improve

LITIGATION-LED WORKFLOW



- ✘ Slow to assess, slow to act
- ✘ Support often starts too late
- ✘ Too little mediation, too much escalation

Why traditional Landlord LEI disappoints?

- ✘ Claims declined when you need them most
- ✘ Rent paid too late — or not at all
- ✘ Legal support starts after problems escalate
- ✘ Built on legacy processes, not real outcomes



Reform-ready means operating-model ready

Mediation-led, outcomes-first

OUTCOMES-FIRST



Claim



Intervention



Mediation



Resolution

- ✓ Early action from first missed payment
- ✓ Integrated customer support
- ✓ Designed to resolve, not just fund disputes

Protect Landlords cashflow when it matters most

-  Rent protection paid during arrears
-  Cover continues through repossession
-  No limits on number of monthly payments



Up to
£100,000 limits*



Monthly rent
up to £10,000*



Up to 90%* of rent
cover after vacant
possession

Landlords receive 100% of monthly rent owed until
vacant possession

Built for the Renters Reform era

- ✓ Designed for longer tenancies
- ✓ Support compliant possession processes
- ✓ Encourages early resolution & mediation
- ✓ Aligns with real landlord obligations



Built around how renting actually works today

The Elevate difference. Insurance that works.

OUTCOMES-FIRST



Fully Digital



Integrated Active
Assistance



Mediation-led
resolution



Fast Payments



Proactive updates



End-to-end journey