

PADDER GUARANTOR AND PADDER DEPOSIT

What tenants ask, and what to escalate

You can answer these

Will this affect my credit?

"No. Padder runs a soft credit check directly from Equifax, so your credit score is not affected."

Is there a fee to apply?

"Applying is free. You only pay if you choose to buy the policy after seeing your quote."

Do we all need to apply?

"For Padder Guarantor, every roommate applies and the primary applicant invites the others by email during their application process."

"For Padder Deposit, only one leaseholder needs to complete the application process."

How long does it take?

"A Guarantor decision usually comes within 24 business hours of every household member finishing their application. A standalone Deposit application is approved instantly online."

Where do I apply?

"Go to padder.com. It takes a few minutes. Padder Guarantor asks for government ID and a few documents; standalone Padder Deposit does not."

Where can I check my application?

"Sign into the account you created when you applied."

Send these to Padder

- What exactly does it cover?
- What happens if I cannot pay my rent?
- What do I owe if the insurer pays my landlord?
- How was my price decided?
- Is Padder accepted at every property?

"That one is for Padder. Everything is at help.padder.com, or underwriting@padder.com."

Support, for you and your applicants

Chat: Paddie at help.padder.com, 24/7.

Email and phone: support@padder.com, +1 (289) 536-7111, Monday to Friday, 9am to 5pm ET.

Policy questions: underwriting@padder.com, answered by a licensed agent.

Email for anything that needs a record, including confirmations and leases. Call when it is time sensitive.

Refunds and cancellation

The premium is refunded in full if the applicant cancels before the lease is signed. Once the lease is signed the policy cannot be cancelled and the premium is not returned.

Learn more at resources.padder.com

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