TENANT REFERENCING FOR LANDLORDS & LETTING AGENTS

{ Fast and reliable referencing }



CONTENTS

page 3 Introduction

page 4 Services

Full Profile Credit Check Insight

Company Reference

page **6** How it works Registering Ordering Creating a new tenant reference Submitting an application

page 8 | Info for Agents

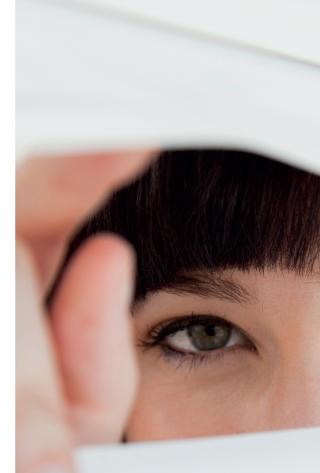
Guidelines Identification theft alert Guarantor requirements Service summary

page 12 | Legal Expenses & Rent Guarantee Insurance

page 14 | Sample Reports

page 16 I Insurance Products & Services What we can do for you? How we do it Lead generation

page 18 Supporting you and your brand Window cards/posters Window stickers Tenant referencing website





"Helping you to secure the best tenants every time."

INTRODUCTION

Rentguard is an independently owned company that has been providing products & services to Landlords and Letting Agents throughout the UK since 2001.

Our referencing service has been designed to reduce as much of the risk as possible from both the Residential and Commercial lettings market.

We treat every case with due diligence and pride ourselves on our high success rates.

We understand that the average applicant typically provides far less information about themselves than is required, which makes it very difficult for a landlord to make an informed decision as to their credit worthiness. We will obtain the missing information and provide a credit report as to the applicant's standing.

We will establish if a prospective tenant is using an alias name, multiple addresses, or even a bogus employer to try and secure a property. As well as confirming their right to live and work in the UK.

Unlike many other companies, when you phone us you will always be given the name of the person you are dealing with. This enables you to make contact with the same person throughout the entire referencing process.

As well as our comprehensive Full Profile (24-48 hour) service, we also offer a four hour 'Insight' service and most Company References can be completed in under four hours.

> For more information or to register contact our team on 0333 0000 162 or visit Rhiguardtenantref.co.

SERVICES FULL PROFILE

Suitable for tenants and guarantors Response time: 24-48 hours

We believe our Full Profile service does more than any other product available in the industry to minimise the risk of defaulting tenants. Our cost effective nationwide service provides the greatest depth of enquiry currently available to Letting Agents and we aim to respond within 24 to 48 hours.

Each Full Profile enquiry includes:

Employment Status & Income Confirmation

Information about the applicant's current employment and salary information are obtained from the employer in writing. An initial telephone call to the employer is made to establish who we should address our enquiry to and a faxed/emailed request is sent directly to that person. Confirmation of the applicant's employment status, length of service and salary package is obtained. If the applicant has been employed for less than three months then a reference will be taken up with the previous employer to ensure that there was no detrimental reason for leaving.

If the applicant is self-employed we will obtain a reference from their accountant whenever possible and source copies of the most recent set of accounts.

Address Verification/Residency Confirmation

Each applicant's history of residence is confirmed prior to the credit searches being carried out. We can confirm the applicant has given us the correct address through a variety of different information media. The preferred option is to use the National Electoral Register, but should an applicant not be present on the Electoral Register we will then look for previous applications, address links and recorded associations to confirm that they reside at the address given.

County Court Judgements

Each address supplied is searched for CCJs. In addition to this any additional addresses located will be searched.

Bankruptcy Data

Each address supplied is searched for Bankruptcy Data in the name of the applicant using our online information providers. A live enquiry is also carried out with the DTI Insolvency Service to ensure that we are using the most up to date information available.

Bank Account Confirmation

The information provided by the applicant is verified to be valid and correct.

Existing Credit Agreements

We will search for existing bank, financial and communications accounts at the current and previous addresses.

Tenant Default Fraud & Theft (TDFT) Data

Our in-house database contains thousands of records of previous tenancy applications. Our database is updated continuously with default data, fraudulent applications and theft cases.

Previous Landlord/Letting Agent Reference

Enquiries are made to establish if the current tenancy has been conducted in a satisfactory manner and that all obligations under the tenancy agreement have been met.

Next of Kin Detail Check

The details for the applicant's next of kin are supplied to us by the applicant on our form. These details are confirmed to be correct during the vetting process as in the unlikely event that the tenant absconds this information could be vital in tracing the debtor.



CREDIT CHECK ONLY

Suitable for tenants and guarantors* Response time: instant online or 1 hour

We will search the files of a leading Credit Reference Agency to ensure that the applicant has not previously been insolvent, bankrupt or involved in any court proceedings for debt.

Each Credit Check Only enquiry includes:

- Address Verification/Residency Confirmation
- County Court Judgements (CCJs)
- Bankruptcy Data

INSIGHT (WHEN YOU NEED AN ANSWER QUICKLY)

Suitable for tenants and guarantors* Response time: 4 hours

Our Insight service has a response time of four hours. All references are collected verbally by our trained operators. All references are taken whilst on outgoing telephone calls. This service is not suitable for self-employed, retired or overseas applicants. Cannot be used with Legal Expenses and Rent Guarantee policies.

Each Insight enquiry includes:

- Employment Status & Income Confirmation
- Address Verification/Residency Confirmation
- Bank Account Confirmation
 County Court Judgements

- Bankruptcy Data
- Existing Credit Agreements Search
- Tenant Default Fraud & Theft (TDFT) Data
- Previous Landlord/Letting Agent Reference

*Please note: the above services are not sufficent to support Legal Expenses & Rent Guarantee Insurance – our Full Profile service must be used for these purposes.

COMPANY REFERENCING

Suitable for company letting applications Response time: 1 working day

Risk assessment for the Company Referencing Service operates a turnaround time of one working day and a one hour service is also available.

To compile a Company Report we will look at:

- Date of Incorporation
- Registered Office/Trading Address
- Previous Names
- SIC Codes/Business Activities
- UK Subsidiaries
- Directors Information
- Credit Profile Information
 - County Court Judgement Data
 - Details of Liquidation, Receivership etc.
 - Credit Rating/Creditor Days

- Mortgages and Debenture Information
- Financial Analysis Information
 - Profit & Loss Account Extracts
 - Balance Sheet Extracts
 - Return Data
 - Trade Creditor Data
 - Overdraft/Loans Data
 - Company Assets

Once all of the available data has been collected, a credit limit will be manually calculated by one of our trained analysts and a comprehensive, easy to read report will be compiled. The report will advise you of the company's registered name, number, activities, date of latest accounts, legal status and suggested credit limit. This information will provide you with a comprehensive financial view of the company.



REGISTERING

Before ordering a tenant reference, you must register with us online (at rentguardtenantref.co.uk) or fill in the registration form and fax or post it back to us.

Registration is FREE

All you need is to provide your agency name, address and contact details.

Once you have completed the simple registration process, you will receive a username and password via email which will enable you to access the service. One of our account managers will then contact you to help and assist you with any further enquiries you may have.

Our fast Tenant Referencing service for Letting Agents is available online (at rentguardtenantref.co.uk). To order a new tenant reference - login to your account with the username and password provided.

Alternatively we can supply you with printed Tenant or Company application forms. Once completed, it may be returned to us by email to: admin@rentguardtenantref.co.uk, or faxed back to us on 0333 0000 164.

(See 4 'Submitting your application forms to us' for more details).

2 ORDERING

Once you have logged in, select the appropriate service option for your new tenant reference.

- Full Profile

For Full Profile applications you will be asked to enter the following details for each applicant/guarantor:

- Name
- Email address
- Property address
- · The monthly rent amount

- Online Credit Check

For Online Credit Check applications you will be asked to enter the following details for each applicant:

- Name
- Date of birth
- Two most recent addresses

- Company referencing

For Company applications you will be asked to enter the following details:

- · Company name
- Company registration number
- Company address and contact details

3 CREATING A NEW TENANT REFERENCE ONLINE

There are 3 alternative ways to submit a new application:

A) Complete these details yourself online

B) Invite your tenants (or guarantors) to complete their own applications online

When ordering a Full Profile Reference simply provide the name and e-mail address of each prospective tenant or guarantor and we will send them an e-mail invitation in order to complete the application online.

You will be able to check the status of the application at any time and view their application details within your account.

All tenants will be asked to print and return a signed declaration. This will authorise the applicants' referees to respond to our enquiries (a fax or email scan is sufficient for the majority of employers).

C) Submitting paper application forms*

If you prefer, you can give a paper application form to each prospective tenant/guarantor. Completed forms should be returned to the following address:

29-30 Miners Way Lakesview Business Park Canterbury Kent CT3 4LQ

or faxed back to us on 0333 0000 164

*Paper application forms are available to download from our website at rentguardtenantref.co.uk

4 SUBMITTING THE APPLICATION • FORM TO US

AUTHORISATION TO CARRY OUT CHECKS

It is against the law to carry out a credit check without first obtaining permission from the tenant. Simply download the consent form and retain a copy signed by the applicant and, if required, by the guarantor.



INFO FOR AGENTS GUIDELINES

Information

- Has the application form been completed fully, signed and dated?
- · Does the history of recent residence piece together?
- Does the employment history appear valid?
- Do you have all the information necessary to enable the application to be referenced quickly?

Identification of Applicant

Have you obtained and kept a copy of valid identification from the applicants? Valid forms of identification are passport, driving licence, household utility bill, bank letter or local authority letter.

Overseas Applicants

- Have you obtained a copy of the applicant's passport? This should be faxed to us with the application form.
- Have you obtained a copy of the applicant's work permit (if applicable)? This should be faxed to us with the application form.
- Have the applicants supplied all previous addresses for at least the last three years?
- If the applicants have previously lived in the UK have they supplied the address(es) where they resided?

Students & Housing Benefit Tenants

We require a Guarantor for both Student and Housing Benefit Applications. You may wish to consider submitting the Guarantor application at the same time as the main applicant.

Salary Levels

As the salary only forms one part of the overall referencing criteria, it must not be implied that because the applicant earns a particular salary the tenancy would automatically be agreed.

Self-employed Applicants

- Has the self-employed applicant completed their accountant's business/trading details?
- If the applicant does not have an accountant you should obtain a copy of applicant's most recent tax return. This should be faxed to us with the application form.
- If neither of the above can be produced it is likely the applicant will need a guarantor. Please call us for further information.

WE NEED YOUR HELP

Agents are reminded that they must obtain the applicant's ID at the time of accepting the completed application form from the prospective tenant.

Ideally, one part of the ID should bear a photo of the applicant. This should then be forwarded to us with the application form. You will also need to retain a copy for the duration of the tenancy.

IDENTIFICATION THEFT ALERT

Identity theft is a growing concern nationwide and a problem that we are determined to respond to. We now include the following checks in order that we may help combat this ever increasing threat.

Residency:

- Check to see if the applicant is currently registered on the latest edited annual Electoral Roll at the address provided
- Check for communications and utilities supplier accounts
- Check for bank and building society accounts
- Check for financial services or lender accounts

Identity:

 Check the applicant's supplied date of birth against those held on credit accounts at the current, previous and linked addresses. Only an exact match is positive proof.

Alerts:

In addition to the above residency and identity checks we are also able to check for mortality (death) alerts and financial sanctions alerts from HM Treasury and EU databases.





hyuardtenantref.co

GUARANTOR REQUIREMENTS

A guarantor can be anyone that a tenant puts forward. They would have to sign a guarantor agreement and will be subject to a reference carried out either by Rentguard or one of our approved referencing companies.

The following can be deciding factors to see if a guarantor can support the tenant's application:

- The guarantor must be confirmed as being a resident at the address(es) they have provided.
- Their income must be verified to be sufficient to cover the tenant's rent (please see below for calculations).
- Home ownership is a plus though not a necessity.
- If a guarantor is self-employed, they must prove to possess the same requirements as indicated in the self employed applicants section.
- Guarantors must be residing in the UK, must have a traceable UK credit history and also have valid identification.

The following diagram shows salary levels and the maximum rent that can be afforded by a person, against their guaranteed income (salary), for both the tenant and the guarantor. This guideline is designed to establish if the applicant (both tenant and guarantor) is financially suitable to pay the rent and we advise the diagram be referred to prior to submitting the completed application form for referencing,

Salary	Applicant	Guarantor
£10,000	£290pcm	£210pcm
£13,000	£370pcm	£270pcm
£17,000	£495pcm	£350pcm

An example of the above rent cover for the guarantor is:

If the guarantor earns £10,000 – they can cover the rent for a property worth £210 If the tenant earns £17,000 – they can afford a property worth £495

How you calculate the above:

Rent x 12 months x 100 divided by 35 = Salary (Tenant) Rent x 12 months x 100 divided by 25 = Salary (Guarantor)

All the above are based on minimum requirements and calculations, please contact our team if the applicant's circumstances are different or you are unsure if they meet the above requirements.

SERVICE SUMMARY

What our services include	Credit Search	Insight	Company	Full Profile
Employment status confirmed by telephone		•		
Employment status confirmed in writing				•
County court judgement search	•	•	•	٠
Bankruptcy search	•	•		٠
Tenant default, fraud & theft data file search	•	•	•	٠
Alias search	•	•		٠
Current landlords/letting agents contacted by telephone		•		
Current landlords/letting agents confirmed in writing				٠
Nationwide address search	•	•		٠
Company house - directorship searches			•	
Profit & loss accounts analysed			•	•
Accounts contacted by phone (if self-employed)		N/A		٠
Accounts confirmed in writing (if self-employed)				•
ID verification check	•	•		•
Existing credit data analysed	•	•		•
Company status				
Other directorships located & analysed			•	
Land Registry search		•		•
Supplier payment rating				





LEGAL EXPENSES & RENT GUARANTEE INSURANCE

At Rentguard, we understand that even the best intentioned tenants sometimes fall on hard times, landlords should therefore seriously consider protecting their income against unforeseen circumstances with Rent Guarantee cover.

Available on both a six or twelve month basis, at extremely affordable rates, this product protects landlords against any unwanted expenses occurring from their rental properties.

We pay out up to £2,500 a month in missed rental income, providing peace of mind.

Benefits include:

- Legal expenses up to £25,000 per claim
- · Policy matched to the specific property & tenancy agreement
- If the tenant(s) defaults, we pay monthly rent up to £2,500 (maximum of £15,000 per claim)
- Covers up to 5 tenants per policy

LEGAL EXPENSES ONLY

Our comprehensive legal expenses product covers against any legal expenses that may arise.

Legal Expenses up to £25,000 per claim

For an instant quote, or for more information about Legal Expenses & Rent Guarantee cover, speak to one of our friendly customer services team on 0800 783 1626.

Please note that tenant referencing is a requirement for both these services.

REFERENCE PLUS

Get Tenant Referencing, Legal Expenses & Rent Guarantee combined for big savings!

Landlords can secure the rental payments on their property by purchasing Legal Expenses & Rent Guarantee cover directly from Rentguard or you can guarantee to cover the rental payments and legal expenses as part of your service outlined in the Property Management Agreement.

Visit https://www.rentguardtenantref.co.uk/referenceplus now for more info!

Protect your rental income with Rent & Legal Protection Insurance.

Choose from this range:

• Legal Expenses Only Insurance

This is a comprehensive Legal Expenses product that will cover the landlord's cost of any legal disputes between themselves and their tenant(s).

Advisor costs covered up to £25,000 per claim.

This is a 12 month policy.

• Legal Expenses & Rent Guarantee (with excess) * (6 Months)

Comprehensive Legal Expenses and Rent Guarantee product covering the landlords costs for disputes between themselves and their tenant(s). Rent guarantee insurance of up to £15,000 with a maximum of **£2,500** per month.

Advisor costs covered up to £25,000 per claim.

This is a 6 month policy.

• Legal Expenses & Rent Guarantee (with excess) * (12 Months)

Comprehensive Legal Expenses and Rent Guarantee product covering the landlords costs for disputes between themselves and their tenant(s). Rent guarantee insurance of up to £15,000 with a maximum of **£2,500** per month.

Advisor costs covered up to £25,000 per claim.

This is a 12 month policy.

*Excess is 1 month's rent

• Legal Expenses & Rent Guarantee (no excess) (6 Months)

Comprehensive Legal Expenses and Rent Guarantee product covering the landlords costs for disputes between themselves and their tenant(s). Rent guarantee insurance of up to £15,000 with a maximum of £2,500 per month.

Advisor costs covered up to £25,000 per claim.

This is a 6 month policy.

Legal Expenses & Rent Guarantee (no excess) (12 Months)

Comprehensive Legal Expenses and Rent Guarantee product covering the landlords costs for disputes between themselves and their tenant(s). Rent guarantee insurance of up to £15,000 with a maximum of **£2,500** per month.

Advisor costs covered up to £25,000 per claim.

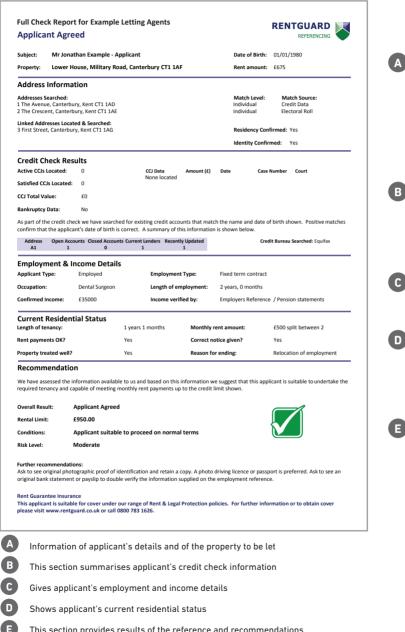
This is a 12 month policy.

Tel: 0800 783 1626 Fax: 020 8586 1062

Email: info@rentguard.co.uk



SAMPLE REPORT COMPLETED SAMPLE REPORT - FULL PROFILE APPLICANT AGREED



This section provides results of the reference and recommendations

COMPLETED SAMPLE REPORT - FULL PROFILE APPLICANT DECLINED

	clined					REFERENCING
ubject: Mr Jo	onathan Example - A	pplicant		Date of B	Sirth: 01/0	01/1980
roperty: Lowe	r House, Military Ro	oad, Canterbury CT1 1	AF	Rent amo	ount: £67	5
ddress Inform	nation					
	l: rbury, Kent CT1 1AD rebury, Kent CT1 1AE			Match Le Individual Individual	1 0	Match Source: Credit Data Electoral Roll
	cated & Searched: bury, Kent CT1 1AG			Posidons	y Confirme	h Vor
riist street, cante	bury, kent CTT TAG				Confirmed:	Yes
ith a total value of cated for this appl	£950 in the name of t cant.	edit reference agency usi his applicant. Further de	tails are shown	below. No bankru	iptcy or inso	lvency records have be
ctive CCJs Located		CCJ Data CJ	Amount (£) £950.00	Date 1/1/2009	Case Numb AB1234X	er Court LONDON
atisfied CCJs Locat						
CJ Total Value: ankruptcy Data:	£950 No					
		ed for existing credit acc s correct. A summary of				shown. Positive match
Address Open A1 mployment & his applicant is em	Accounts Closed Accour 1 0 Closed Accour 1 0 Closed Accour 0 Closed Accour 0	s correct. A summary of the Current Lenders Recer 1 S acted their employer, Ca	this information ntly Updated 1 anterbury Denta	n is shown below. Il Surgery Limited,	Credit Bure	eau Searched: Equifax
Address Open A1 Open A1 Open A	Accounts Closed Accourt 1 0 Closed Accourt 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	s correct. A summary of nts Current Lenders Recer 1 S acted their employer, Ca details. This applicant is	this information ntly Updated 1 anterbury Denta s employed on a	n is shown below. Il Surgery Limited, a fixed term contra	Credit Bure	eau Searched: Equifax
Address Open A1 More that the app Open A1 Mployment & his applicant is em AB for confirmation pplicant Type:	Accounts Closed Accourt 1 0 Closed Accourt Closed Accourt 0 Closed Accourt Closed	s correct. A summary of tts Current Lenders Recer 1 S acted their employer, Ca details. This applicant is Employme	this information ntly Updated 1 anterbury Denta s employed on a ent Type:	n is shown below. Il Surgery Limited, a fixed term contra Fixed term con	Credit Bure 1 High Stre act due to e tract	eau Searched: Equifax
Address Open A1 Open A1 Open M1 Open M1 Open A1 Open A	Accounts Closed Accourt 1 0 Closed Accourt 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	s correct. A summary of tts Current Lenders Recer 1 S acted their employer, Ca details. This applicant is Employme Length of e	this information ntly Updated 1 anterbury Denta s employed on a unt Type: employment:	n is shown below. Il Surgery Limited, a fixed term contra Fixed term con 2 years, 0 mon	Credit Bure 1 High Stre act due to e tract ths	eau Searched: Equifax
Address Open A1 Open A1 Open A	Ilicant's date of birth is Accounts Closed Accour 1 0 Account O Account Account Ac	s correct. A summary of tts Current Lenders Recer 1 S acted their employer, Ca details. This applicant is Employme	this information ntly Updated 1 anterbury Denta s employed on a unt Type: employment:	n is shown below. Il Surgery Limited, a fixed term contra Fixed term con	Credit Bure 1 High Stre act due to e tract ths	eau Searched: Equifax
Address Open A1 Open A	Ilicant's date of birth i Accounts Closed Account 1 0 A Income Detail Oloyed. We have cont n of their employment Employed Dental Surgeon £35000 Ential Status	s correct. A summary of ths Current Lenders Recer 1 S acted their employer, C details. This applicant is Employme Length of c Income ver 1 years 1 months	this information ntly Updated 1 anterbury Denta s employed on a employment: rified by: Monthly i	n is shown below. Il Surgery Limited, I fixed term contra Fixed term contra 2 years, 0 mon Employers Refe rent amount:	Credit Burn 1 High Stre act due to e tract ths erence / £50	eau Searched: Equifax
Address Open A1 Open A	Ilicant's date of birth i Accounts Closed Account 1 0 A Income Detail Oloyed. We have cont n of their employment Employed Dental Surgeon £35000 Ential Status	s correct. A summary of ths Current Lenders Recer 1 S S Acted their employer, Ca details. This applicant is Employme Length of c Income ver	this information ntly Updated 1 anterbury Denta s employed on a employment: rified by: Monthly i	n is shown below. Il Surgery Limited, a fixed term contra Fixed term con 2 years, 0 mon Employers Refe	Credit Burn 1 High Stre act due to e tract ths erence /	eau Searched: Equifax et, Canterbury , Kent CT xpire on 1/1/2014.
Address Open A1 Open A	Ideant's date of birth is accounts Closed Account a closed Account birth is a kincome Detail aloyed. We have cont no of their employment Employed Dental Surgeon £35000	s correct. A summary of ths Current Lenders Recer 1 S acted their employer, C details. This applicant is Employme Length of c Income ver 1 years 1 months	this information ntty Updated 1 anterbury Denta s employed on a employment: rified by: Monthly i Correct n	n is shown below. Il Surgery Limited, I fixed term contra Fixed term contra 2 years, 0 mon Employers Refe rent amount:	Credit Burn 1 High Streact act due to e tract ths erence / £500 Yes	eau Searched: Equifax et, Canterbury , Kent CT xpire on 1/1/2014.
Address Open Al an Ope	Accounts Closed Account Accounts Closed Account a Closed Account	s correct. A summary of tis Current Lenders Recer 1 S acted their employer, C details. This applicant is Employme Length of c Income ver 1 years 1 months Yes Yes	this information ntty Updated 1 anterbury Denta s employed on a employment: rified by: Monthly i Correct n	n is shown below. Il Surgery Limited, a fixed term contra Fixed term con 2 years, 0 mon Employers Refe rent amount: totice given?	1 High Streact due to e tract ths erence / £500 Yes	eau Searched: Equifax et, Canterbury , Kent CT xpire on 1/1/2014.
Address Open AL Open A	Count's date of birth is accounts Closed Account a Closed Account b Income Detail bloyed. We have cont of their employment Employed Dental Surgeon £35000 ential Status bliptical Stat	s correct. A summary of tis Current Lenders Recer 1 S acted their employer, C details. This applicant is Employme Length of c Income ver 1 years 1 months Yes Yes	this information ntty Updated 1 anterbury Denta s employed on a employment: rified by: Monthly i Correct n	n is shown below. Il Surgery Limited, a fixed term contra Fixed term con 2 years, 0 mon Employers Refe rent amount: totice given?	1 High Streact due to e tract ths erence / £500 Yes	eau Searched: Equifax et, Canterbury , Kent CT xpire on 1/1/2014.
Address Open AL Open A	Count S date of birth is Count S date of the second Count S date	s correct. A summary of tis Current Lenders Recer 1 S acted their employer, C details. This applicant is Employme Length of c Income ver 1 years 1 months Yes Yes	this information ntty Updated 1 anterbury Denta s employed on a employment: rified by: Monthly i Correct n	n is shown below. Il Surgery Limited, a fixed term contra Fixed term con 2 years, 0 mon Employers Refe rent amount: totice given?	1 High Streact due to e tract ths erence / £500 Yes	eau Searched: Equifax et, Canterbury , Kent CT xpire on 1/1/2014.
Address Open. A1 Open	Count S date of birth is Count S date of the second Count S date	s correct. A summary of ts Current Lenders Recer 1 S acted their employer, Ca details. This applicant is Employme Length of e Income ver 1 years 1 months Yes Yes ed	this information ntty Updated 1 anterbury Denta s employed on a employment: rified by: Monthly i Correct n	n is shown below. Il Surgery Limited, a fixed term contra Fixed term con 2 years, 0 mon Employers Refe rent amount: totice given?	1 High Streact due to e tract ths erence / £500 Yes	eau Searched: Equifax et, Canterbury , Kent CT xpire on 1/1/2014.

A B

Information of property to be let and applicant's details

This section summarises applicant's residency and credit check information

C

Applicant's employment and income information includes present employer, occupation and length of employment



This section contains the details of current residential status

This section provides a breakdown of the reference results and recommends further action

INSURANCE PRODUCTS & SERVICES

Rentguard also provides a range of insurance products and services to the Residential and Commercial Lettings Market, backed up by first class administration and technical support facilities.

What can we do for you?

You pass on the enquiry and we will do the rest.

We will follow up all introductions, offer insurance advice and assessment, provide the quotes, and manage the administration and sales process. This allows you to earn commission from your existing relationships with home owners, tenants, residential landlords and commercial property owners.

How we do it

Fully branded or co-branded versions of our **online quotation facility** containing your unique branding can be integrated within your website allowing your customers to quote & buy online.

Lead Generation – You can provide us with contact details of customers and clients for us to call and discuss insurance requirements on a case by case or "across the board" basis.

Whether expanding your portfolio of opportunity or offering insurance services for the first time, get in touch on **020 8587 1060** to discuss your individual requirements and to request a marketing pack.



Building & Contents Insurance for Landlords

We provide insurance to the private rented sector for virtually any type of let, including flat-shares and bed-sits.

Loss of rents is covered up to 30% of the building sum insured.

Up to 30 days of unoccupancy allowed.

Policy excess from as low as £100 for buildings and £50 for contents.



Legal Expenses & Rent Guarantee for Landlords

Provides landlords with cover against defaulting tenants and unwanted legal expenses (see pages 12 & 13 for more details).



Tenants Contents Insurance

We provide contents insurance for tenants living in houses, flats and shared accommodation of all sizes across the UK.

Covers loss and damage to possessions as a result of fire, smoke, storm, flooding and much more.

Our policies also include accidental damage to Landlord's fixtures and fittings.



Owner Occupier Insurance

Full cover for your home and its contents at highly competitive rates.

Underwritten by leading UK insurers, legal liability to the public of $\pounds 2,000,000$ covered as standard.

Cover available with or without contents.



Commercial Property Insurance

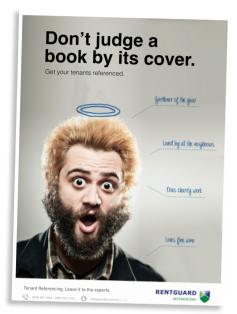
Whether you are looking to protect an individual commercial property or a complete portfolio, we provide comprehensive cover for a wide range of commercial properties, including offices, restaurants, hairdressers, dental surgeries and many more.



SUPPORTING YOU AND YOUR BRAND

We provide a range of promotional material to help you to inform your clients and customers about Tenant Referencing and distinguish yourself from your competitors in the market.

The following promotional material options are available for Letting Agents:



Window cards/posters

These will let your customers know that you provide a tenant referencing service.

Available in A3 size

Window stickers

Attract your customers attention at a glance and let them know that you provide a range of tenant referencing options in-house.

Available in A6 size



Tenant referencing website

A user-friendly system developed to register and carry out instant credit checks as well as receive completed electronic reports.

It also provides up to date in-depth information about tenant referencing, downloads of all necessary forms and step by step online referencing guides.

Access at www.rentguardtenanref.co.uk



Rentguard is an independently owned company that has been providing products and services to landlords and letting agents throughout the UK since 2000. We offer a range of Tenant Referencing Services to both letting agents and landlords. Our services are provided to landlords on a py-as-you-order basis and monthly credit accounts are available

Home

Rentguard Referencing

for Letting Agents.

- Specialises in house parties
 Kicked out of her last flat
 - Alwaws late with rent
 - Compulsive liar
 - · Compulsive har



Our range of services has been developed to reduce as much of the risk as possible from both residential and commercial lettings. Every case is treated with due diligence and we pride ourselves on an exceptionally low fail rate.







"Helping you to secure the best tenants every time."

 $\left\{ Fast and reliable referencing \right\}$

FOR ALL YOUR TENANT REFERENCING AND INSURANCE NEEDS





0333 0000 162

All information is correct at time of print, but may be subject to change.

RGA Referencing Ltd | 29-30 Miners Way, Lakesview Business Park, Canterbury, Kent CT3 4LQ Tel: 0333 0000 162 | Web: www.rentguardtenantref.co.uk Rentguard is a trading style of RGA Underwriting Limited, registered in England and Wales under number 4302819 and authorised and regulated by the Financial Conduct Authority