Rentguard have extended their partnership with leading insurer Brit to offer an even wider range of insurance products.

Rentguard are now able to offer Owner Occupier Insurance and Tenants Contents Insurance underwritten by Brit to its brokers, intermediaries and letting agents.

These products are in addition to the excellent Landlord Insurance and Office Insurance products by Brit. The new Owner Occupier Insurance product includes all the standard perils, such as loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water or oil. The cover also includes loss or damage to personal possessions anywhere in the world and property owner’s liability up to £2 million. Public liability up to £2 million and accidental loss of metered water and oil are also covered.

Policies are available on a wide range of properties and can cater for a variety of roof and wall construction types.

The Tenants Contents Insurance product provides cover for up to £1,000 for each valuable. In addition, the insurance cover includes personal effects such as clothes, sports equipment and portable TVs. This policy also includes alternative accommodation and replacement of locks up to £250.

Brit is a market leading global insurer and has a major presence in Lloyd’s of London.

“We are pleased to announce the expansion in the range of products we are able to offer through Brit. At Rentguard, we aim to offer a wide range of products for our agents which is constantly evolving and improving,” said Rentguard Director Steve Jones.

To find out more about these new products, visit www.rentguard.co.uk or call 020 8587 1060.
In issue five of Property Focus we explore the investment opportunities in York, as well as the city’s places to visit, culture and history.

Our free online magazine for property professionals also features the latest news, gossip and statistics from the property market. You can download or read online for free by clicking on the link below.

Read the latest issue now!

Plus, there’s a chance to win an Amazon voucher worth £50 – just answer the following question:

Which famous historical figure associated with the gunpowder plot was born in York?

Email your answer to propfocusmag@gmail.com or tweet it to @rentguard for a chance to win!

One lucky winner will be chosen on 30th September – good luck!

We are pleased to announce the winner of our iPad mini prize draw at BIBA as Reana Bashir from Coversure Croydon!

Reana’s business card was selected at random from the many that we received during the event.
UK landlords are being forced to increase their rents just to make ends meet, new research reveals.

In order to meet their mortgage obligations and other costs, private landlords are increasingly having to pass on additional costs to their tenants. According to leading experts, many have seen their profit margins wiped out as a consequence of the Chancellor George Osborne’s tax clampdown on buy-to-let, and rent hikes are inevitable as a result.

84% of landlords are likely to consider increasing rents following the Chancellor’s decision to reduce the level of tax relief that they could claim, according to a recent survey by the Residential Landlords Association (RLA).

Landlords will see their tax relief cut from next April before being eventually removed altogether and replaced with a 20% credit against mortgage interest.

‘Unfair tax-grab’

The majority of landlords will have no choice but to recoup their losses through higher rents, with tenants ultimately paying the price of the government’s ‘unfair tax-grab’, according to the association.

“Landlords do not want to increase rents unnecessarily but many will have to if they are stay in business as a result of these wholly unreasonable tax increases,” explains Alan Ward, chairman of the RLA.

“It is unfortunately tenants who will end up paying the price either through higher rent bills or finding it more difficult to find somewhere suitable to live,” Mr Ward added.

“We welcome the concern of many MPs and hope that they will be able to persuade the Government to change its mind.”
30 SECONDS WITH...
ERSIN YILDIRIM – ASSOCIATE DIRECTOR – CLAIMS

How long have you worked at Rentguard?
Six years in September.

What is the thing you enjoy most about your role?
Every day is a new challenge and I never know what to expect, which is exciting and rewarding.

What is the most challenging part?
Finding answers to questions which have never been asked before. I get a lot of these.

Where did you work before Rentguard?
As a waiter for a family business.

What is your favourite food? And why?
Turkish food of course, I grew up with it!

What’s your favourite drink?
It’s actually water, and second would have to be beer.

Favourite book?
Liar’s Poker by Michael Lewis.

Who would play you in the Hollywood movie of your life and why?
Omid Djalili because he’s Middle Eastern, bald and funny!

Favourite holiday destination?
Definitely beach holidays, but it’s too difficult to choose between Thailand and Ibiza.

Favourite football team?
Tottenham Hotspur - I lived in Tottenham for 25 years, but don’t ask me to name the players!

How do you like to spend your spare time?
With friends and family having a barbecue.

You can follow us on twitter: @Rentguard.
Why not join in the conversation with us on LinkedIn at: www.linkedin.com/company/rentguard-insurance

Have a new survey in the Property Eye section of our website so Have Your Say now!

It can be completed at the click of a button and will allow us to keep on top of what landlords are really experiencing in the private rented sector.

Our latest question is:

Landlords, how do you think the result of the EU referendum will impact the property market in the UK?

- Positively
- Negatively
- Not sure

Click here to register your response and see the results!

Rentguard remains focused on providing a quality service to its business partners, their clients and customers.

In order to reinforce our commitment to excellence and further meet your needs, we welcome feedback and suggestions from our clients.

Please email info@rentguard.co.uk with your views.

Until next time.