Rentguard have once again partnered up with Ageas to provide caravan owners with expert Caravan Insurance. Rentguard is now able to provide both Static Caravan and Touring Caravan policies to help owners protect their investment with indemnity in respect of any one incident to third parties up to £2 million.

The partnership with Ageas allows Rentguard to provide customers with highly competitive cover including loss or damage and cover for risks such as fire, flood, storm, theft, explosion and escape of water/oil.

**Static Caravan**

Static Caravan is specialised cover for any caravan/holiday home without wheels. The policy provides cover for loss or damage caused by escape of water, fire, theft, vandalism, storm and flood only within the territorial limits. The cover can also extend to fixtures and fittings and equipment, refrigerators, microwaves, cookers, gas bottles, awnings, steps, balconies and batteries.

**Accidental damage** cover is also provided in addition to alternative accommodation and public liability cover up to £5 million. Another benefit of this policy is the replacement of locks and keys up to £500.

**Touring Caravan**

Touring Caravan provides cover to caravans designed to be mobile and towed with an average vehicle. The policy provides cover against loss or damage to the caravan and its contents from perils such as fire, explosion, lightning, earthquake, storm, flood, accidental damage and malicious acts of vandalism. We will also pay for an emergency removal if the vehicle cannot be moved as a result of loss or damage while in use.

This policy can also include cover for fixtures and fittings and equipment, refrigerators, microwaves, cookers, gas bottles, awnings, steps, balconies and batteries.
CARAVAN INSURANCE (CONTINUED FROM PAGE 1)

Alternative accommodation or replacement hire is also available for when the caravan is damaged or stolen. Furthermore, public liability up to £2 million is covered and European usage is an optional cover for when you travel abroad across European countries.

“We are pleased to announce that we are adding another premium product from Ageas, a leading UK Underwriter, which will allow us to offer an even greater choice and scope of cover to our clients,” said Rentguard Director Steve Jones.

For further Information, please call Rentguard’s experienced team on 020 8587 1060.

GET AN EXTRA 7.5% DISCOUNT ON OUR HIGH NET WORTH PRODUCT!

We are pleased to announce even better rates on our Home Plus product with an additional 7.5% discount available. Home plus was launched earlier this year and the product has been well received by our brokers.

Also known as High Net Worth, the product is aimed at home owners and provides comprehensive household insurance for mid to high net properties worth up to £2.5 million for buildings and £500,000 for contents.

Available to our agents, Home Plus allows homeowners to choose the level of cover required from:

- Buildings; or
- Household contents, fine art and antiques and valuables; or
- Both

Buildings cover is provided on an all risks basis with additional benefits including locating the source of a water leak up to £20,000 in total, alternative accommodation for a maximum period of 36 months, building works up to a contract value of £75,000 and damage caused by domestic pets.

Household contents, fine art and antiques and valuables are covered whilst in your home or anywhere in the world and jewellery cover is available up to £250,000.

Specific extensions under this section include the cost of retrieving your personal electronic data as a result of loss or damage up to £10,000 for any one claim. Credit cards for which you are responsible for the loss are also covered up to £10,000 for any one claim.

Further extensions include the personal possessions of any student members of your family under the age of 26 who normally reside at home but who are travelling outside of the UK between university or college term years.

“Home Plus is a very versatile product with cover ranging from the essential Buildings and Contents to unique and truly personalised protection. We are pleased at how well the product has been received and would like to thank everyone for their continued support,” said Director Kim O’Donnell.

To find out more about Home Plus, visit www.rentguard.co.uk or call 020 8587 1060.
The government’s recent **assault** on landlords with a series of tax hikes, have hit the sector hard, driving some to leave the buy-to-let market for good.

Promises to reduce BTL profits and contract the market were made clear by the government, in an effort to **stabilise** house prices and help first time buyers onto the property ladder.

*The big question is will this strategy work, or have landlords simply been used as a scapegoat for the housing crisis?*

According to former Bank of England economist, Professor David Miles, the buy-to-let assault is ‘profoundly wrongheaded’ and the government has wrongly blamed landlords for rising house prices and a shortage of new homes available to first-time buyers. He has said the government’s move to make buy-to-let less attractive than homeownership would serve only to push up rents and make it even harder for young people to save for a deposit.

Landlords have been hit by the introduction of a **3% surcharge** in stamp duty payable on buy-to-let purchases from April last year, together with a staggered reduction in tax relief they can claim from April 2017.

Previously, landlords could deduct both mortgage interest and other allowable costs associated with a let property from their rental income, before calculating how much tax was due. This meant the income they had to declare to HMRC was much lower than their rental income, keeping their costs down and keeping many in a **lower income tax bracket**.

Since 6 April 2017, landlords have seen the amount they can write off for tax purposes drop and this will continue to decrease by each tax year until 2020. After this time, landlords, will have to declare all of their rent as income, pay income tax on the total and then claim back for 20% of it as a credit.

According to Peter Armistead, Managing Director of Armistead Property, although the government is trying to curb the buy-to-let market, property investment is robust in the long term.

*“It is estimated that 2 million Britons are now private landlords collectively renting out 5 million properties. With rising demand for rental property and a growing shortage of accommodation, the buy-to-let market will continue giving a good return on investment.”*

The good news for landlords is that while the new tax rules are challenging for many, rising asset values and rental income will go a long way to protect profits.

Landlords have plenty of options available that will help offset the increased taxation. The most essential thing landlords should consider is carrying out a serious portfolio review and working out how the tax changes and tougher mortgage lending will affect them and what options there are to save, or make more money.
Rentguard has expanded their product offering to deliver a new comprehensive Retail Insurance policy.

Retail Insurance provides cover to customers trading from traditional high street shops to modern retail parks.

The policy offers cover against accidental damage and personal accident following assault. There is also cover against aircraft damage, earthquake, escape of water, escape of oil, fire, lightning, explosion, impact, malicious damage, riot, storm and theft.

In the event of damage to the property, there is unlimited glass cover provided, as well as cover for goods in transit and goods under care custody and control.

We offer multi premises discounts available for more than one retail location and offer Hair and Beauty treatment liability, seasonal stock increase extensions and day one uplift.

This policy enables Rentguard to offer brokers the best value cover and protection for retail properties.

The product is underwritten by a market-leading global specialty insurer and reinsurer, focused on underwriting complex risks. They underwrite a broad class of commercial specialty insurance with a strong focus on property, casualty and energy business.

To find out more about this new product, visit www.rentguard.co.uk or call 020 8587 1060.
FOCUS ON WHAT IS TENANT LIABILITY INSURANCE?

Rentguard’s Tenant Liability Insurance is underwritten by leading UK insurer Ageas. The policy covers the insured’s deposit against accidental damage to their landlord’s property including fixtures and fittings as well as the cost of repair.

Tenant Liability Insurance provides tenants with peace of mind and can often be a mandatory part of the tenancy agreement.

One of the most common reasons for deposit disputes is accidental damage to the landlord’s possessions during a tenancy. A spillage on the carpet or a cracked sink can result in the tenant’s deposit being used to repair or replace this type of damage.

Additional significant features include replacement of locks if your keys are stolen or lost and cover for loss of oil and metered water.

Cover includes:

- Up to £2,500 of accidental damage to the landlord’s fixtures, fittings, furniture and furnishings as standard
- Loss or damage to fixed water pipes and tanks
- Damage to wallpaper and tanks
- Alternative accommodation where necessary
- Loss or theft of keys
- Garden ornaments and furniture
- Includes household goods, valuables and belongings including money up to £750 and credit cards up to £1,000 within your home.

Our policies are available at highly competitive rates. For further information, please call 020 8587 1060.

HOW YOU RECEIVE YOUR COMMISSION MAY BE CHANGING

Rentguard will shortly be changing how commission payments are made to brokers that receive commission from us.

We are pleased to announce that you will soon be able to receive your commission via BACS transfer.

Keep an eye out for an initial email from our Accounts team who will be in touch with you to request your bank account details. For security purposes, you will need to enter your details in to a password protected form which will only be accessible to our Accounts team. You will then be sent a second email which will provide a password to the form.

However please note, that if you work with us on an account basis, these changes will not affect you.

Please reply to us as soon as possible once you receive the emails to ensure there is no disruption in your commission payments.

For further information, please contact our friendly customer service team on 020 8587 1060.
30 SECONDS WITH...
GEORGE MARTIN – NEW BUSINESS SALES EXECUTIVE

How long have you worked at Rentguard?
Just over 1 year!

What is the thing you enjoy most about your role?
How engaging this role can be and working together as a team to obtain terms for quotes.

What is the most challenging part?
Challenging competitive quotes in a constantly changing market.

Where did you work before Rentguard?
I joined Rentguard straight from University, and I am genuinely happy to have found such a nurturing organisation where I have continued to learn so much.

Favourite book?
High Fidelity by Nick Hornby.

What is your favourite food?
Burgers. So simple, so tasty.

What’s your favourite drink?
Beer!

Who would play you in the Hollywood movie of your life and why?
Shia Labeouf or James McAvoy. Both have portrayed chaotic characters!

Favourite holiday destination?
Swanage – I love the steam train there!

Favourite football team?
Brentford!

How do you like to spend your spare time?
Going to the gym, going out with friends and playing games.

YOU CAN CONTACT GEORGE ON:
george.martin@rentguard.co.uk

BIBA PRIZE DRAW WINNER ANNOUNCED!

We are pleased to announce the winner of our BIBA Expo prize draw as Bhavik Patel of Forum Insurance!

Congratulations to Bhavik who has won an iPad Mini 4 – we hope you enjoy using your prize!

Rentguard and Forum Insurance have been working in partnership for many years. Our Commercial Operations Manager, Selamawit Beyene, visited Forum Insurance’s modern office to deliver the prize and meet with the lovely team.

Bhavik’s business card was selected at random from those we received on the day.

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

We welcome feedback and suggestions from our clients.

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

RATE OUR SERVICE TODAY!
We use Trustpilot to collect customer feedback to enable us to continuously improve the service we provide.

Brokers and letting agents who wish to review our services can do so by clicking here!

Our customers love us!
We have loads of great customer reviews
Trustpilot