Rentguard Insurance has launched a new product called **Home Plus** underwritten by Ageas Insurance Limited and Royal & Sun Alliance Insurance.

The product is aimed at **home owners** and provides complete and 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 **alternative accommodation** for a maximum period of 36 months, building works up to a contract value of **£75,000**, damage caused by domestic pets, and locating the **source of a water leak** up to **£20,000** in total.

### Valuables

Household contents, fine art and antiques and valuables are covered whilst in your home or **anywhere** in the world.

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 the same amount.

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 on a gap year between university or college term years.

Gifts and presents are covered up to 45 days before and after a wedding, birthday, anniversary or religious festival.

Loss of rent, replacement locks, pedal cycles, student possessions, visitors and domestic employees personal effects, money, marquees and freezer contents are also covered.

**Tailored Cover**

There are a few **unique** covers provided by the Home Plus product, including **golfer’s hole-in-one** which offers £500 if you achieve a Hole in One in an official golf club competition.

If the artist of a piece of art owned by you dies, we would automatically increase the sums insured of that particular piece of art.

“We are excited to launch Home Plus and hope to reach a new audience of customers while also providing a wider range of products to our existing brokers and agents,” added Jones.

To find out more about this new product, visit [www.rentguard.co.uk](http://www.rentguard.co.uk) or call 020 8587 1060.

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**CHECK OUT PROPERTY FOCUS MAGAZINE!**

Issue 6 of **Property Focus** is here and this time, it’s all about Cambridge! We explore investment opportunities in the city as well as places to visit, culture and history.

Our free online magazine also features the latest news, gossip and statistics from the property market.

You can download or read online for free by clicking [here](http://www.propertyfocusmagazine.com).

There’s also a chance to win a **£50 Amazon gift card** if you can answer the following question:

**According to Property Focus, what is the average asking price for a home in Cambridge?**

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

One lucky winner will be chosen on **31st December** – good luck!
DONT’T FORGET - WE PROVIDE COMMERCIAL INSURANCE SOLUTIONS TOO

Under our commercial arm, Rentguard can now provide commercial package insurance and SME commercial combined insurance. Your point of contact for these enquiries is Eoghan McLoughlin (Eoghan.Mcloughlin@rentguard.co.uk) who has been with the company a number of years and will be happy to assist with any enquiries regarding this type of risk.

Currently the majority of our commercial business is being written through the company markets through BB+ rated markets or higher. Standard commission is 20% but this can be increased as high as 30% depending on the premium.

**Offices**

We have recently launched our own office package product through well-known Lloyd’s syndicate Brit, aimed towards customers trading from the high street or multi-story office blocks, the package is able to cover many specialist trades including accountancy, legal advisors, regulated financial services, marketing, IT businesses and estate agents.

Optional covers include buildings up to £2.5 million and personal accident (assault) included at £10,000 as standard. Legal expenses up to £100,000 and all risks cover in the UK, EU or worldwide for portable computers, phones and video equipment.

**Shops**

We are also developing other products such as shops & restaurants which are due to launch shortly. In the meantime we are able to approach the company markets and Lloyd’s for the classes of business shown to the left.

Your existing Rentguard agreement also covers you for commercial insurance through our commercial team, so if you would like to test the waters with any quotes or renewals please do send them over to us.

We look forward to working with you in the future.

You can contact Eoghan with all your commercial needs on Eoghan.Mcloughlin@rentguard.co.uk or call our quoteline on 0800 783 1626.

We can cover:

- Shops
- Hair and beauty
- Offices & Surgeries
- Restaurants & Pubs
- Takeaways and Fast Foods (Indian, Chinese, Chicken/Pizza etc)
- Hotels & Guesthouses (smaller sums insured, up to 14 rooms)
- B&B- (Licenced and Unlicensed)
- Professional Indemnity (PI)
- Tradesman, CAR and Liability
- Commercial Combined – We have a strong appetite for food wholesale or manufacture risks, as well as Community Centres, Dance schools and Gymnasiums at present.
Tenants’ arrears are likely to be the biggest issue facing the rental sector next year, unless the government scraps its proposed tax changes for landlords, says an online letting agency.

The agency – Upad – claims that it is witnessing the problem grow again, despite the proportion of tenants in arrears having improved since the last recession.

Almost 10% of tenants fell behind with the rent in August, while 34,000 landlords issued possession claims between July and September, according to research from Savills and figure from the Ministry of Justice.

**Offsetting**

Potential rent increases put in place by landlords to offset the tax increases could exacerbate the problem, the agency claims.

Claims agency chief executive at Upad, James Davis explains: “Increased landlord costs will only make matters worse, especially for tenants who in some of the most expensive areas, such as our capital, are paying up to two thirds of their salary on rent.”

“Over-stretched landlords will try to recoup these additional taxes by increasing rents, but if wages struggle to increase more than inflation, landlords will struggle to secure rises, putting the entire lettings financial model at risk,” he claims.

**Controversial changes**

A campaign group known as Axe the Tenant Tax, led by private landlords Chris Cooper and Steve Bolton, went to court recently seeking a judicial review of the government’s controversial mortgage interest relief changes, but failed in their efforts.

However, the Residential Landlords Association (RLA) insists that it is continuing to lobby ‘at the very highest level’ with a view to persuading the chancellor Philip Hammond to rethink plans to stop the government from reclassifying mortgage interest as anything other than a normal business expense.

In a survey the RLA found that 84% of private sector landlords are likely to consider increasing rents following the Chancellor’s ‘tax assault’ on the buy-to-let sector announced earlier this year.

“We need a last push ahead of the Autumn Statement. We need to hammer home to the Government just how devastating these changes will be and we need to stand together to oppose this unjust tax and fight for a fair deal for the PRS landlord,” says RLA chairman Alan Ward.
30 SECONDS WITH…
DAVID GRIFFITHS – SALES MANAGER

How long have you worked at Rentguard?
4 years!

What is the thing you enjoy most about your role?
Achieving tough sales target in a very competitive market.

What is the most challenging part?
Obtaining cover for properties affected by the flooding across the country.

Where did you work before Rentguard?
6 years as Cabin Crew for British Airways and I spent a brief year in recruitment for Investment Banks in the City.

What’s your favourite drink?
Frozen Margarita - reminds me of Vegas!

What is your favourite food?
And why?
I love seafood, as I don’t feel guilty after eating my huge portion sizes.

Who would play you in the Hollywood movie of your life and why?
My twin brother, although we are polar opposites of each other.

Favourite book? Does DailyMail Showbiz online count?

Favourite holiday destination?
Vegas with the boys & Maldives/India with the family.

Favourite football team?
The mighty Tottenham Hotspur.

How do you like to spend your spare time?
Holidays, going out with friends and lazy nights with the family.

YOU CAN CONTACT DAVID ON: David.Griffiths@rentguard.co.uk

GET YOUR FREE GUIDE TO CARING FOR YOUR PROPERTY THIS WINTER!

As the temperatures dip and the cold starts to bite, it is even more important than usual that landlords take steps to ensure their property avoids the hazards of winter.

We’ve put together a Winter Property Care Guide full of useful hints and tips to help you maintain your property through the winter weather.

Click on the image above to read online or download as a PDF.

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.