Rentguard Insurance has launched a new Property Owners Insurance product which is suitable for both home owners and residential landlords.

The product is underwritten by leading insurer XL Catlin and is designed to provide coverage for non-standard risks quickly and easily on a click and quote basis.

It offers blanket cover of £1 million on buildings and £65,000 on contents as standard.

The product covers the majority of non-standard constructions, details of what we do not accept can be provided upon request.

In addition, criminal convictions (unless the individual has been to prison), CCJs, bankruptcies and IVAs are generally acceptable.

All listed property types are covered, as well as properties which are undergoing work (depending on size of the works).

The Property Owners Insurance policy also covers properties which have businesses being run from the premises, such as hairdressing, B&Bs, childdminding and video/photography productions. However, guest houses are excluded.

Buildings cover includes loss or damage against many standard perils, including fire, smoke, explosion, lightning, earthquake, flood, subsidence, theft, escape of water and malicious acts.

Individuals taking out the policy must choose between Landlords Contents or Home Owners Contents cover, both of which have an option for accidental damage.

The household goods and personal belongings covered under each of these options will vary slightly however, contents are covered against storm or flood (depending on postcode), malicious acts or vandalism, theft or attempted theft, as well as accidental breakage of mirrors and fixed glass in furniture and legal liability to the public as standard.

Additional optional covers include legal liability to domestic staff, family legal expenses and personal possessions if Home Owners Contents is chosen.

To find out more about this new product, visit www.rentguard.co.uk or call 020 8587 1060.
BROKER EXPO 2016 IS ALMOST HERE!

We are excited to announce that we will once again be exhibiting at Broker Expo 2016 which takes place at the Ricoh Arena in Coventry on November 10.

The event brings together over 1,200 brokers and insurance professionals as well as more than 100 exhibitors for a chance to network, build trade relationships and discuss the ever-changing insurance market.

Come and visit us at stand 45-46 to discuss what we can do for you and grab an ice cream from one of our Ice Angels, who will be serving a range of delicious flavours made using liquid nitrogen!

A REMINDER OF WHAT WE CAN DO FOR YOU

At Rentguard, we have a portfolio of insurance products underwritten by leading UK insurers which are designed to meet the specific requirements of our brokers and agents.

Our range of products includes:

- Residential Landlord Insurance
- Owner Occupier Insurance
- Commercial Property Insurance
- Rent & Legal Protection
- Tenants Contents Insurance
- Tenant Liability Insurance
- Tenant Referencing
- Insurance for UK Holiday Homes

Underwritten by ‘A rated’ insurers such as Legal & General, Zurich, Brit, Ageas and many more, our policies provide high quality cover to meet your needs.

Our policies are available at highly competitive rates. For further information, please call 020 8587 1060 or visit www.rentguard.co.uk.

RATE US TODAY!

We use Trustpilot as our customer review system to continuously improve the service we provide.

Customers who purchase insurance will automatically receive an email from Trustpilot inviting them to rate us. Brokers and letting agents who wish to review our services can also do so at: https://uk.trustpilot.com/review/rentguard.co.uk

Our trust score is currently 8.7 out of 10 and you can read some of the fantastic reviews we have received so far here.
A leading MP has proposed an amendment to the Finance Bill calling for landlords to be charged a reduced rate of capital gains tax (CGT) if they sell a property to a sitting tenant.

Earlier this year, Conservative MP and co-founder of Hunters estate agents Kevin Hollinrake, spoke out in favour of buy-to-let landlords by insisting that former chancellor George Osborne should have excluded them from the significant CGT cut in his Budget statement.

However, currently landlords continue to be hit by a CGT bill of 28%, a rate that even Mr Osborne himself described as one of the “highest in the developed world.”

While other types of asset benefit from the higher rate of capital gains tax being reduced from 28% to 20%, residential property was deliberately excluded from the cut. The basic rate was also reduced from 18% to 10%.

Mr Hollinrake has tabled an amendment to Clause 72 of the Finance Bill that if passed would extend the new 20% CGT rate to private landlords when they sell their rented property to sitting tenants.

The Residential Landlords’ Association (RLA) originally put forward the motion, the body believes that a growing number of landlords are now thinking about exiting the market as renting becomes increasingly financially unsustainable for them.

77% of private landlords would consider selling their property to tenants if the tax liability was reduced, according to research conducted by the RLA earlier this year.

“Many landlords are now considering their future in the market following recent tax increases whilst others will be looking to sell as part of the natural churn of properties in the rental market,” says RLA policy director, David Smith.

“This amendment would help achieve the Government’s aim of encouraging and supporting home ownership for aspiring first time buyers whilst easing some of the excessive tax burdens recently placed on landlords.”
How long have you worked at Rentguard?
It has been 4 glorious years in February, and still counting!

What is the thing you enjoy most about your role?
It’s demanding, busy and I still seem to learn something new almost every day.

What is the most challenging part?
It is all really challenging but I think most of all is keeping up to date with the changes and expectations of the industry.

Where did you work before Rentguard?
I was a full time stay at home mum.

What is your favourite food? And why?
Borewors and Sadza (Zimbabwe BBQ speciality) or steak, in each case a nice serving of mayonnaise next to it!

What’s your favourite drink?
Anything fizzy.

Who would play you in the Hollywood movie of your life and why?
Viola Davis because she plays a fierce, independent and strong character in How To Get Away With Murder.

Favourite book?
Little Women by Louisa May Alcot. I found it very inspiring.

Favourite holiday destination?
Anywhere with lots of sunshine!

Favourite football team?
Chelsea – Don’t hate me!

How do you like to spend your spare time?
Spending quality time with friends and family. I love being around people!

YOU CAN CONTACT KYLIE ON:
info@rentguard.co.uk

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

HAVE YOUR SAY
We 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 you are really experiencing in the private rented sector.

Our latest question is:

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!

UNTIL NEXT TIME
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.

Rentguard