

# RENTGUARD

INSURANCE



Your Trusted Property Insurance Specialists



## Guide to Products and Services

'Very helpful. Friendly member of staff dealt with our query very efficiently, resolved a query and got us a better deal.'

Roger – June 2023, Trustpilot

'I've been using Rentguard for over a decade. They are always helpful. Their reminders always arrive in plenty of time. On the phone, their agents are always helpful & positive, and know their products and suppliers well. Over the years each one has been able to find lower priced deals, whilst still maintaining the required levels of coverage.'

Mr Harris – April 2023, Trustpilot



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# About Rentguard



## Established in 2001

Over 20 years' experience providing insurance.



## Located in Nottingham

## Cover for properties and tenant types across the UK



Cover is available for a range of property types, including houses and flats. We can provide quotes for let properties with various tenant types, including working people, asylum seekers, students, and those receiving Housing Benefit or Universal Credit.

## Panel of insurers

We work with a number of specialist A-rated insurers.



# Our Product Range



**Residential Landlord Insurance**



**Rent & Legal Protection Insurance and  
Tenant Referencing**



**Commercial Property Insurance**



**Home Insurance**



**Tenant Contents Insurance**



**Portfolio & Block Scheme**

Rentguard is part of the Arthur J. Gallagher Group of Companies and is a trading name of Arthur J. Gallagher Insurance Brokers Limited.



**Gallagher**

**PREMIERSHIP RUGBY**

Proud Title Partner





# Residential Landlord Insurance

Helping UK landlords to let properties with confidence

Providing buildings and contents cover to protect against loss and damage associated with renting a property.

## Cover is available for a range of property and tenant types, including:

### Properties

- Barn conversions
- Bedsits
- Commercial converted
- Converted houses
- Flats above commercial premises
- Maisonettes
- House/bungalows

### Tenant types

- Working people
- Students
- Holiday lets
- Asylum Seekers
- Housing Benefit or Universal Credit recipients

## Policy benefits

**Our Landlord Insurance policies include cover for loss or damage to buildings caused by:**

- Fire, smoke, lightning, explosions and earthquake
- Escape of water or oil
- Theft or attempted theft
- Storm, flood, or weight of snow
- Emergency services gaining access to the property

**Our policy can also help to cover the cost of:**

- Replacing locks and keys
- Loss of rent if the property becomes uninhabitable due to an insured event
- Loss or damage to contents (up to £100,000)

# Rent & Legal Protection Insurance and Tenant Referencing

**For when tenants can't or won't pay rent and verifying tenant identities**



Rent protection, legal expenses cover, and tenant referencing for residential landlords in the UK.

## Policy benefits

- A 12 month policy term with no excess
- A mediation service is available during the claims process
- Up to 5 tenants can be covered on one policy (single tenancy agreement)
- Cover can be offered for an existing tenancy agreement (90 days exclusion period will apply)

Tenant referencing is a requirement of the Legal Expenses & Rent Guarantee Insurance policy. Referencing can be no older than 31 days from the start date of the insurance policy.

## The 4 point check - full time working tenants only

1. Identification from the tenant containing a clear photograph
2. Either a utility bill or a bank statement
3. Credit check clear of CCJs, bankruptcies and indicating confirmation of residency
4. Confirmation of employment- a written employers' reference on company letter headed paper confirming the tenant's permanent and current employment and that their salary is at least a multiple of 2.5 of the tenant's rent

Cover is subject to the full terms, conditions, limits and exclusions of our policy wording.





# Commercial Property Insurance

**Protecting commercial properties is our business**

Providing buildings and contents cover to help protect commercial properties from loss and damage.

## **Cover is available for a range of commercial properties, including:**

- Offices, including taxi offices, travel agents, and estate agents
- Hairdressers and beauticians
- Restaurants, including cafés and high risk eateries, such as fast food takeaways with deep fat fryers
- Dental surgeries
- Warehouses
- Care houses
- Commercial and residential combined

## **Policy benefits**

- Cover for material damage through loss or destruction
- Full accidental damage cover (subject to additional premium)
- Up to £2,000,000 property owner's liability
- Loss of rent (subject to additional premium)
- Subsidence cover (postcode dependent)



# Home Insurance

**A key to safeguarding your investment**



Providing buildings and contents cover to help protect residential homes from loss and damage.

## Policy benefits

- Cover for a wide range of property types
- Buildings cover available, with or without contents
- Cover for gardens
- Lost or damaged valuables and/or personal possessions away from the home
- Legal liability to the public
- Replacing locks and keys
- Optional accidental damage cover
- Alternative accommodation following an insured claim

Cover is subject to the full terms, conditions, limits and exclusions of our policy wording.

0204 530 4565

[www.rentguard.co.uk](http://www.rentguard.co.uk)

[salesmanagement@rentguard.co.uk](mailto:salesmanagement@rentguard.co.uk)





# Tenant Contents Insurance

**Protect against the unexpected**

Cover for tenant possessions kept in a residential rented home, including household goods and valuables.

## Policy benefits

This policy is available for all residential tenants living in flats, bed-sits, shared accommodation for properties of all sizes throughout the UK.

- Fire, smoke, lightning, explosions and earthquake
- Escape of water or oil
- Theft or attempted theft
- Storm, flood, or weight of snow
- Emergency services gaining access to the property

## Additional benefits include:

- Accidental damage to home entertainment equipment
- Accidental damage to mirrors and glass
- Accidental loss of oil and metered water
- Temporary removal of contents
- Alternative accommodation
- Tenant's liability to the public up to £2,000,000

# Portfolio & Block Scheme

**Multiple properties protected in one place**



Buildings and contents cover for a portfolio of properties with a range of requirements, including block schemes.

## Policy benefits

This product is aimed at freeholders, investors, landlords, property managers, and residential block schemes and landlords associations with multiple properties.

- Covers both commercial and residential properties including blocks of flats, bedsits and some guest houses
- Quotes are provided for multiple tenancies including working professionals, students, Housing Benefit or Universal Credit recipients, asylum seekers and unoccupied properties

## Additional benefits include:

All properties insured together with minimal administration, renewals all on the same day and direct contact with a dedicated account manager.

Cover is subject to the full terms, conditions, limits and exclusions of our policy wording.

0204 530 4565

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# Meet Our Team

## Broker Distribution Team

As a Rentguard Broker you will have a dedicated Business Development Manager for your area. They are on hand to discuss and support your business development growth aspirations with regular meetings and visits, providing you with marketing materials to support you and your clients.

## Who are they?



### Shauna Morlese

North East & Scotland and Yorkshire

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### Mike Czekalskyj

North West and Wales

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### Ben Franklin

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### **Nick Grant**

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South & South West

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### **Sam Miles**

Strategic Account Director

Tel: 07813 657 751

Email: [Samantha.Miles@ajg.com](mailto:Samantha.Miles@ajg.com)



### **Andy Bird**

Strategic Account Director

Tel: 07795 906 406

Email: [Andy\\_Bird@ajg.com](mailto:Andy_Bird@ajg.com)



### **Clark Ross**

Commercial Director

Tel: 07902 112 106

Email: [Clark\\_Ross@ajg.com](mailto:Clark_Ross@ajg.com)



## **Broker Support Team**

Our dedicated broker support team are on hand to help with day-to-day enquiries, whether you are getting in touch for a quote or renewing a policy.

Our team is experienced in managing relationships with our broker partners, providing support for you and your clients when taking out a policy.



'We were happy with the renewal quote and it was all very straight forward to renew the insurance. We haven't felt we have needed to look elsewhere since we moved to Rentguard.'

Pam – April 2023, Trustpilot

'Katie was a delight to speak to. Used her empowerment and knowledge to deliver world class service. Thanks you for your help and support Katie!'

Naz - September 2023, Trustpilot



# Get in Touch and Work With Us

If you have any questions or would like to know more about our products, please get in touch.

## Visit our website



Our website provides information about our products and access to our broker portal. Visit to get a quick and easy online quote with ability to buy cover 24/7\*

[www.rentguard.co.uk](http://www.rentguard.co.uk)

## Call us



We can offer quotations over the phone or answer any questions you may have.

Call us on **02045 304565** to speak to a member of our broker support team.

## Prefer to speak in person?



Our broker distribution team can arrange a visit to your office. We'll also bring along marketing materials to help you showcase our products to your clients.

Book an appointment by emailing [salesmanagement@rentguard.co.uk](mailto:salesmanagement@rentguard.co.uk).

\*If an online quote needs referring to an underwriter, then online purchase is not available and you will need to speak to a member of our specialist team.





# RENTGUARD

INSURANCE



## Office hours

Monday – Friday  
09:00 – 17:00

## Broker enquiries

☎ 0204 530 4565

✉ [salesmanagement@rentguard.co.uk](mailto:salesmanagement@rentguard.co.uk)

## Claims

☎ 0208 587 1060

LinkedIn

@rentguard-insurance



@rentguardinsurance

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