

lettersofdistinction

Residential Lettings in York

Application Pack For Tenants





Tenant Checklist

Have You:	Tick Once Complete ✓
Paid the correct reservation fee?	
Completed and returned your referencing forms?	
Given a copy of your photographic ID to us?	
Given a copy of a utility bill/bank statement to us?	
Arranged your tenants contents insurance?*	

*You will be unable to move into the property without a valid certificate.

Receipt Of Payment (To be completed by Letters Of Distinction only)

Name of Applicant(s) / Tenant(s)

Property address

Postcode

Received from

Cash
 Bankers draft
 Building society counter cheque
 Cheque
 Card

For the amount of

£

Amount in writing

Signed

Date

For and on behalf of Letters of Distinction Ltd.

General Information For Tenants

This information is issued to you in anticipation of you making an application to rent a property from us. It is intended to inform you of certain important information and matters you need to be aware of as your application is processed and you proceed towards completion of the tenancy and moving into the property. All tenants and any guarantors should read, sign and return one copy to us along with your application forms so we know you have received this advice. All tenants and any guarantors should read the following terms and conditions and sign and return the declaration on page 8 of this booklet. Please retain these terms and conditions for future reference during your tenancy with us.

Before The Start Of The Tenancy – The Application Process



Reserving A Property

To reserve a property you have viewed, a reservation fee must be paid when you submit your application forms to cover the costs of your references and the preparation of your legal documents, this fee will be confirmed to you by your letting representative. We must continue advertising the property to other prospective tenants but will only accept and process one formal application at a time. The property will be held for you until the processing of your application is completed.



Referencing

All persons over the age of 18 and residing at the property as their main residence will need to pay a reservation fee and undergo the credit reference procedure to be named on the tenancy agreement. Our referencing is carried out by an independent professional referencing company and includes all the personal, credit and employment checks you would expect to be undertaken to verify your ability to act as a responsible tenant capable of meeting your commitments as set out in the tenancy agreement.



Cancellation Of Applications

If you withdraw your application at any time, or if for any reason you do not satisfy the referencing requirements referred to above, then your reservation fee will not be returned.



Guarantors

In certain cases a guarantor must be provided at the start of the tenancy and the same guarantor or a replacement guarantor must guarantee the tenancy for as long as it continues. The guarantor must also complete an application form and be referenced. Should your application be declined because the guarantor does not satisfy the referencing requirements then once again your reservation fee will not be returned.

Deposit

Before you move into the property and possibly at application stage, you will need to pay the security deposit or bond against the property. This is usually £100 higher than the monthly rental figure but can be up to three times the rent. Please check with your letting representative for the specific figure.

Where it has been expressly agreed with the landlord that a pet can be kept at the property a £150 extra bond must be taken for EACH animal. Please note the amount of your deposit will need to be increased by these amounts should your landlord agree that you may keep a cat or a dog at the property at any time after the tenancy has commenced.

Protection Of Tenant Deposit

If the tenancy is to be an Assured Shorthold Tenancy then the deposit will be registered in accordance with the Tenancy Deposit Protection regulations which came into force on 6th April 2007. You will be given a leaflet containing more information on this subject and also served with a notice within 14 days of paying the deposit advising which of the three Government approved schemes the deposit is to be registered with. If you have any other type of tenancy then the deposit will be held by Letters of Distinction as Agent for the landlord. Please note that in certain cases, Letters of Distinction may not provide this service to the landlord and therefore your bond could be held directly by the landlord.

Starting The Tenancy



Moving In

Appointments to move into the property can only take place during office hours. On the day of moving into your property you will need to bring further monies to cover any other fees such as for pets and the security deposit if not already paid, and between 2 and 6 weeks rent depending on the exact tenancy commencement date. Our office will confirm to you verbally the exact amount payable by you and if time permits, we will also advise you in writing. Please note these monies must be paid with cleared funds, i.e. cash, building society counter cheque, bankers draft or 5 working days prior to the check in date by debit or credit card*. Personal cheques cannot be accepted. (*There is a surcharge for payments made by credit card.)

Please also note that in order to avoid embarrassment and additional costs, under no circumstances will tenants be checked into a property until all necessary fees and payments have been paid in full with cleared funds and all tenants have signed the necessary legal documentation before the legal commencement of the tenancy i.e. taking up authorised occupancy.



Checking Into The Property

The check-in will either take place at the property where the inventory will be agreed or at our offices, in which case tenants have five days to check through the inventory and raise any concerns or issues about the document. Tenants are also advised that although BT phone points, TV aerial or cable points may have been fitted in the property the landlord cannot guarantee that they will be 'live' and it is the tenants responsibility to make these active if necessary.

Starting The Tenancy (cont)

Checking Into The Property (cont)

One full set of keys will be handed over to the lead tenant at check in. Should additional copies be required, these can be cut at the tenants expense and must be listed on the inventory and returned to Letters of Distinction at the end of the tenancy agreement.

During The Tenancy

The Tenancy Agreement

The majority of agreements drawn up by Letters of Distinction are Assured Shorthold Tenancy agreements. The initial fixed period is ordinarily for six or twelve months and will be agreed with you at the reservation stage. After the initial fixed period the contract 'rolls on' into the periodic tenancy to give flexibility to both tenants and landlords.

Payment Of Rent

Rental payment are strictly paid on the 1st of every month by standing order from a nominated tenants account into our client account. You will be provided with a standing order mandate at check in to complete. If you are renting an unmanaged property then the rent date will be the date you move into the property and rent will be paid in accordance with your tenancy agreement.

Utilities

Unless otherwise agreed and confirmed by Letters of Distinction in writing before the tenancy commences, tenants are liable for all payments in respect of gas, electricity, water, cable services and any other utilities and supplies to the property, including all telephone charges. Additionally, by law, tenants MUST register for Council Tax.

Insurance

You will also be advised on the provisions of a tenant contents policy and if you have not taken out such a policy it is only because you already have adequate cover in place and have been advised by your existing insurer that it is not prejudiced in any way by you now renting a property as tenants. You therefore accept full responsibility for any damage to the landlord's goods at the property and for any future public liability claim made against you and which for any reason may not be fully met by your existing insurer. We require a copy of your current insurance policy to be returned with your referencing forms, should you have an existing policy in place.

You must have a tenant contents insurance policy in place to protect your belongings from damage or theft. Should you not have a current insurance policy, you will be asked to complete a proposal form for Rentguard insurance. We highly recommend this insurance policy as it will include accidental damage to the landlord's goods and also public liability insurance for you. Please complete this form and return to our office with your reference forms.

During The Tenancy (cont)

Who May Occupy The Property

If you want any person to live at the property other than members of your immediate family and of course those named as tenants in the tenancy agreement, then you must contact us to discuss this and will require the landlord's written consent. In addition, you may not transfer your tenancy to another person.

However, if one of the named tenants wishes to leave, regardless of whether or not they are to be replaced, please contact us immediately so the necessary arrangements can be made. If a new tenant is to move into the property then they must undergo a full credit check by completing the referencing forms and paying an application fee. A new agreement may need to be signed before a new tenant can move in to the property.

At The End Of The Tenancy

When Can You End The Tenancy?

Your tenancy agreement is a legally binding contract; it is for a fixed duration and you cannot give notice to vacate before the expiry date.

If for any reason you vacate your property before the fixed term end date, whether with or without your landlord's consent, you may legally remain liable for the rental payments to the end of the fixed term. In addition you will be responsible for the landlord's agency re-letting fees as applicable at that time.

Giving Notice

Should you wish to end the tenancy at the end of the fixed term contract you must give at least one months notice in writing.

Once the contract has become what is called periodic, which means the end of tenancy date as stated in the tenancy agreement has already passed, you must also give notice in writing to leave the property. You must give at least one months notice from the anniversary date of the contract i.e. the date the contract commenced e.g. if you signed your contract on the 12th February, the anniversary date is the 12th of the month.

At any time during the last 6 weeks of the tenancy term if you are going to leave at the end of that term, or during any notice given by you, we will require access to accompany prospective tenants to view the property and will give you at least 24 hours notice of our need to do so. Your cooperation in allowing access at such times is greatly appreciated.



Moving Out

Check-Out Appointment

If you are leaving at the end of the tenancy term, or upon receipt of your notice letter during a Periodic tenancy, we will write to you to acknowledge your intended vacation date and time. We will arrange to meet you at the property to carry out the check-out, verify the condition of the property and read the meters.

You must be ready to leave the property and all of your personal effects and your furniture must be removed. If your property has been professionally cleaned prior to your moving in we may charge you for a professional clean when you vacate.

You will be required to return all sets of keys at this meeting; you will be charged on a daily basis until all keys and possession are surrendered.

Deposit Return

If your tenancy was an Assured Shorthold Tenancy and if the deposit is registered with a Tenancy Deposit Protection (TDP) scheme as referred to at the top of page 4 then we will need to agree any deductions with you and then both you and the landlord are required to sign a form confirming your mutual agreement to any such deductions. The deposit can then be paid out accordingly.

You will receive much more information about this within 14 days of paying your deposit, but please note if a dispute arises between landlord and tenant then the amount of the deposit in dispute cannot be released until either the matter is resolved and the necessary form signed or else the dispute has been referred to the TDP scheme Administrator or the Courts and an independent decision on apportionment of the deposit has been reached.

In everyone's best interests we would therefore urge your prompt and continued cooperation at the end of the tenancy in order to agree any such deductions.

Fees And Charges

Please note that a fee will be charged for any appointment(s) not kept by the tenant. The fee will be dependant on the costs incurred.

Tariff Of Charges For Tenants

New Applicants	Reservation Fee (This fee is inclusive of VAT)	The reservation fee secures the property while your references are processed. No other tenants are able to apply for the property. This fee will also include taking up references on each individual applicant or guarantor, for the production of the contract and the inventory check-in service.	£150.00* for first two applicants £75.00* for house share applicants £50.00* for each additional applicant
	Dilapidation Bond (Bond is not subject to VAT)	This bond is retained by Letters of Distinction* during the period of the tenancy to cover any dilapidation. Additional allowance required for pets (agreed by the landlord). <small>* Except tenant find services</small>	1 months rent + £100.00*
Cancellations & Reference Failure	Cancellation and Reference Failure	If you decide not to proceed with the tenancy before references have been taken, a cancellation fee will be imposed to cover the cost of the preparatory work.	£150.00* for first two applicants £75.00* for house share applicants £50.00* for each additional applicant
	Failed Reference Application	If the result of referencing is a failed application due to adverse information not previously advised at the application stage then a failed referencing fee will be imposed to cover the cost of processing the references.	
	Cancellation After Referencing	If after referencing has taken place you decide not to proceed with the tenancy, a cancellation fee after referencing will be imposed to cover the cost of all preparatory work up until this point.	
Miscellaneous	Replacement Tenancies	A fee will be payable for drawing up of contracts for any replacement tenancy.	£35.00*
	Statutory Periodic or Contractual Periodic	A fee will be payable to cover the administration costs associated with conversion of contracts to any form of the periodic tenancy.	£35.00*
	Overpaid Rent Refund	A fee will be charged for refunding overpaid rent. The fee covers administration costs.	£20.00*
	Monthly Arrears	This fee will be charged for each month an account is in arrears. The fee covers the additional work involved in administration, letters and telephone calls.	£25.00*
	Returned Cheques	To cover the cost of additional work in dealing with cheques returned from the bank.	£20.00*
	Contractor Arrangement Fee	This fee will be charged should we have to arrange contractors to carry out works due to damage or neglect on the tenants part.	10%* fee of the value of the contractors invoice
	Late / Missed Appointment	This fee will be charged if the tenant arrives over 15 minutes late to an appointment or if an appointment is missed as stated in your terms and conditions.	£50.00*

(Note: All the fees are inclusive of VAT unless otherwise stated.)

* Credit Cards and Debit Cards can be accepted but may be subject to a fee. Please ask for details.

Information To Applicant

Please read carefully before submitting your application form.



Your rental application is being handled by FLS, an independent tenant referencing company that has provided in-depth vetting services to letting agents throughout the UK since 1992.

Completing Your Application Form

It is essential that all sections of the application form are fully completed in order for us to process your application quickly. We require the same information for both applicants and guarantors. Missing information will cause a time delay and we may also have to decline your application if we have insufficient information for risk analysis.

On the application form we ask for details of someone to contact to verify the details of your employment. Please be aware that we will write to this person and verify that the information you have supplied is factually correct. **We would ask you to inform the named contact that we will be contacting them shortly and they have your permission to release the information to us.** If you have been employed for less than one year we ask you to supply us with the details of your previous employer on a separate sheet.

If you are self-employed you will need to complete a supplementary form. Please ask your agent for a Self-Employment Form 12.1 or download a printable version from our website. Please be aware we will approach your accountant and ask for financial information. **We would ask you to inform the named contact that we will be contacting them shortly and they have your permission to release the information to us.**

If you are retired or have income from other sources then proof of income should be submitted with your application form. If you need advice on what documents are acceptable please contact us.

Credit Checking

We will make enquiries with a Credit Reference Agency and search for County Court Judgements (CCJ's), payment defaults and bankruptcy proceedings. We ask you to inform us of any derogatory information registered in your name. We would be concerned if legal proceedings for debt have occurred in the past but this does not mean your application would be instantly declined. We regret to inform you that should we find any derogatory information that has not been disclosed on your application then your property will be refused and any fees paid will be retained.

Disclosure Of Information

Should there be any derogatory information registered against you we will not give you any specific details. We will refer you to our information provider, who in response to a written request will supply a complete copy of your credit file.

Information To Applicant (cont)



How Long Will This Process Take?

We aim to complete our enquiries within 48 - 72 hours. Delays in the reference checking procedure are nearly always due to your referees not responding by return to the reference request. You should first check with your referees that they have replied before calling us or the management agent.



How Do I Find Out If I Was Accepted?

We will report back to your Letting Agent either by fax or email as soon as we have enough information available to allow effective risk analysis. Please do not call us for the result of your application as our operators are not allowed to tell you for security reasons.



What If My Application Is Declined?

It is unusual for an application to be declined in its entirety. We may request additional security from you in the form of either a guarantor or enhanced deposit. We may also suggest that you rent a property with a lower rental value.



Can I Appeal Against Your Decision?

We base our decision on the information collated from your application form and from other data sources. If you feel that the information we have is incorrect or misleading then you may write to us with the details. For further information please call the Applicant Information Line and an operator will be pleased to help you.



Is My Personal Data Safe?

We are licensed by the Office Of Data Protection and operate in accordance with the Data Protection Act. Your personal data will not be given or sold to any third party with the exception of the Managing Agent of the property.

Contact Us



Tel: 0845 222 0038

Fax: 0845 222 0039

Email: info@tenantref.co.uk

Web: www.tenantref.co.uk

FLS Tenant Referencing Services
Birchington, Kent. CT7 9PS.

Tenancy Application Form



Account no:

Full Profile Insight Credit check Guarantor Applicant

Tel: 0845 222 0038
Fax: 0845 222 0039

PLEASE COMPLETE IN BLACK INK AND BLOCK CAPITALS (one form for each applicant or guarantor)

1. For Use By Letting Agent / Landlord Only

Property address

Tenancy period

 months

Tenancy start date

 / /

No. of applicants

Total rent pcm

 £

Rent for this applicant

 £

ID type (eg. passport)

Reference / Account number

Issuer (Utility only eg. BT)

2. Personal Details (All fields marked ** MUST be completed)

Title**

First name**

Initials

Surname**

Date of birth**

 / /

NI number (or overseas equivalent)

Gross annual salary / income

 £

Daytime contact number**

Mobile telephone number**

Marital status (eg. single/married)

Current address**

Postcode

Time at address

 yrs mths

Occupation

Email address

Status at current address:

Owner with mortgage, please give lenders name

Owner with no mortgage

Tenant

Living with family

Living with friends

Other, please specify

Previous address

Previous address (cont)

Postcode

Time at address

 yrs mths

Do you intend to have pets at the property?

No

Yes

If yes please specify

3. Tenancy Deposit Scheme

In accordance with the tenancy deposit scheme please provide the name and address of the person who is paying the security deposit on this property. This is the person to whom the deposit will be returned at the end of the tenancy.

Name and address

4. Employment / Occupation Details (Employed / Self-Employed)

Employed Self-employed Unemployed Other

Employment status (eg. permanent)

Employers / Accountants name

Length of employment

 yrs mths

Employers / Accountants address

Payroll no.

Contact name / department

Contact position

Contact telephone number

Contact fax number

Contact email address

Please ensure contact name / department are able to confirm salary / income details. If in current employment for less than six months please provide previous employment details on a separate sheet.

5. Landlord Or Agent (if applicable)

Landlord / Agency name

Contact number

Fax number or email address

Address of landlord / agent

Current rent amount

6. Bank Details (not compulsory for guarantors)

Account holder name

Account number

Sort code

7. Existing Financial Commitments (not compulsory for guarantors)

Do you have any hire purchase, loan agreements or overdraft? If yes please state:

Lender	Amount	Monthly repayment	Expiry date
	£		
	£		

Have you any credit cards or store cards? If yes please state:

Card company	Credit limit	Balance owing
	£	£
	£	£

Have you, your spouse or any other party to this application been insolvent, bankrupt, made arrangements with creditors or been involved in any criminal or civil court proceedings in the last six years?

No Yes If yes details should be provided on a separate sheet.

8. Declaration

I confirm that the information contained in this application is true to the best of my knowledge and belief and I agree that FLS may search the files of one or more Credit Referencing Agencies and that the results of these findings may be forwarded to the appointed letting agent or landlord. I also understand that in the event my failing to make payment a default may be recorded against my credit file. I understand that should any of the information contained in this application be found to be untrue the application will be declined and that I may lose all of the fee. I give my employer, accountant and current landlord/letting agent permission to disclose any information requested by FLS Tenant Referencing Services.

Signed

Print name

Date

 / /

Tenancy Application Form



Account no:

Full Profile Insight Credit check Guarantor Applicant

Tel: 0845 222 0038

Fax: 0845 222 0039

PLEASE COMPLETE IN BLACK INK AND BLOCK CAPITALS (one form for each applicant or guarantor)

1. For Use By Letting Agent / Landlord Only

Property address

Tenancy period

 months

Tenancy start date

 / /

No. of applicants

Total rent pcm

 £

Rent for this applicant

 £

ID type (eg. passport)

Reference / Account number

Issuer (Utility only eg. BT)

2. Personal Details (All fields marked ** MUST be completed)

Title**

First name**

Initials

Surname**

Date of birth**

 / /

NI number (or overseas equivalent)

Gross annual salary / income

 £

Daytime contact number**

Mobile telephone number**

Marital status (eg. single/married)

Current address**

Postcode

Time at address

 yrs mths

Occupation

Email address

Status at current address:

Owner with mortgage, please give lenders name

Owner with no mortgage Tenant Living with family Living with friends

Other, please specify

Previous address

Previous address (cont)

Postcode

Time at address

 yrs mths

Do you intend to have pets at the property?

No Yes If yes please specify

3. Tenancy Deposit Scheme

In accordance with the tenancy deposit scheme please provide the name and address of the person who is paying the security deposit on this property. This is the person to whom the deposit will be returned at the end of the tenancy.

Name and address

4. Employment / Occupation Details (Employed / Self-Employed)

Employed Self-employed Unemployed Other

Employment status (eg. permanent)

Employers / Accountants name

Length of employment

 yrs mths

Employers / Accountants address

Payroll no.

Contact name / department

Contact position

Contact telephone number

Contact fax number

Contact email address

Please ensure contact name / department are able to confirm salary / income details. If in current employment for less than six months please provide previous employment details on a separate sheet.

5. Landlord Or Agent (if applicable)

Landlord / Agency name

Contact number

Fax number or email address

Address of landlord / agent

Current rent amount

 £

6. Bank Details (not compulsory for guarantors)

Account holder name

Account number

Sort code

7. Existing Financial Commitments (not compulsory for guarantors)

Do you have any hire purchase, loan agreements or overdraft? If yes please state:

Lender	Amount	Monthly repayment	Expiry date
	£		
	£		

Have you any credit cards or store cards? If yes please state:

Card company	Credit limit	Balance owing
	£	£
	£	£

Have you, your spouse or any other party to this application been insolvent, bankrupt, made arrangements with creditors or been involved in any criminal or civil court proceedings in the last six years?

No Yes If yes details should be provided on a separate sheet.

8. Declaration

I confirm that the information contained in this application is true to the best of my knowledge and belief and I agree that FLS may search the files of one or more Credit Referencing Agencies and that the results of these findings may be forwarded to the appointed letting agent or landlord. I also understand that in the event my failing to make payment a default may be recorded against my credit file. I understand that should any of the information contained in this application be found to be untrue the application will be declined and that I may lose all of the fee. I give my employer, accountant and current landlord/letting agent permission to disclose any information requested by FLS Tenant Referencing Services.

Signed

Print name

Date

 / /

Contents Insurance Proposal Form

Including accidental damage to landlords contents



Freephone: 0800 783 1626

Fax back to: 0208 587 1060

Agent name:

Agent no:

Policy Applicant's Details

Tenant's full name (including title)

Address of tenant's property to be insured

Alternate correspondence address (optional)

Tel (day) Tel (evening)

Email address

Please note: Rentguard cannot process your request without the above information being completed in full, including providing at least one telephone number where you can be reached.

Important Risk Information

Important: It is necessary for you to answer all of the following questions by ticking the appropriate answer, YES or NO in each case. The information given below will form the basis of your policy and it is important that you have answered all the questions correctly.

Have you or any person to whom this insurance will apply:

- Made any insurance claims (excluding motoring) in the last 5 years? NO YES
- Been refused or had insurance declined? NO YES
- Received any criminal record (excluding motoring)? NO YES

Is the property to be insured:

- Your permanent residence? NO YES
- Built after 1800? NO YES
- In a good state of repair? NO YES
- Free from any signs of subsidence? NO YES
- Built of standard construction? NO YES
- In an area free from regular flooding? NO YES
- Occupied only as a private dwelling? NO YES
- Fitted with cooking facilities in the bedrooms? NO YES
- Built with 100% Flat Roof? NO YES

If you have ticked any of the shaded boxes please contact our customer services team to provide further details.

Policy Excess

This policy usually carries a £50 excess, unless otherwise stated on the insurance certificate. This policy also carries a standard excess of £1,000 for subsidence.

Choosing Your Premium (monthly / annual premiums)

Standard Cover - Cover includes accidental damage to landlords contents. Prices are inclusive of Insurance Premium Tax (IPT) at 5%.

Required Sum Insured	Monthly Payment Option	Annual Payment Option	Confirm Chosen Premium
£2,500	£7.50	£75.00	£
£5,000	£9.50	£95.00	£
£10,000	£11.00	£115.00	£
£15,000	£12.50	£130.00	£

For greater contents sums insured, please contact customer services.

Additional Cover - Add Personal Possessions Cover. Increase Standard Cover premiums with the following rates. Prices are inclusive of Insurance Premium Tax (IPT) at 5%.

Total Personal Possessions Cover	Single Item Cover	Add To Monthly Payment Option	Add To Annual Payment Option	Confirm Chosen Premium
£1,000	£250.00	£2.75	£30.00	£
£2,000	£500.00	£5.20	£58.00	£
£3,000	£750.00	£7.75	£86.00	£
£4,000	£1,000	£10.00	£115.00	£

Total Annual Quote - Add the selected **Standard Cover** premium with the **Additional Cover** premium to obtain your **Total Annual Quote**.

Total Annual Quote	Minimum annual premium is £75.00	£
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Please note: RENTGUARD can only accept a proposal form where the policy applicant has provided complete property and risk information, and sufficient contact details.

Policy Inception

This policy will be effective as of the date this request is received. If you would like your policy to start at later date, please list to the right.

Payment Details

Payment by credit / debit card - Please select the type of card you wish to use listed below.

Visa Mastercard Delta Switch Issue No.

Name on card

Long card number

Start date

Expiry date

Card Verification Code (CVC)

Your credit / debit card will be charged the **Total Annual Quote** amount on the date this request is processed.

Payment by monthly direct debit - Installments are available for premiums in excess of £75.00, subject to an additional charge on top of the total insurance premium. Please contact customer services on **freephone 0800 783 1626** for further information.

Disclosure

Please note that it is the responsibility of the insured to disclose all material facts that may affect the assessment or acceptance of this risk. If you are in any doubt, you must contact Rentguard and we will be able to assist you. This is for your protection, and we recommend that you keep a copy of all information supplied to us for future reference.

Declaration

I/We confirm that I/we have read the above disclosure and the terms of business over leaf, and confirm that the details given are true to the best of my/our knowledge. I/We consent to information on this form, and on any claim being made available to the insurance data collection agency, so that it can be made available to other insurers. I/We accept that no cover is in place until confirmed by Rentguard.

Confidentiality

All personal information about you will be treated as private and confidential. We will only use and disclose the information we have about you in the normal course of arranging and administering your insurance. In addition, we will provide information to you about other products and services which we feel may be appropriate to you. As part of the duty of the Financial Services Authority, we may be asked to provide them with access to our customer records in order that they may carry out a review of our activities.

Signature

Date / /

Contact Us

For an instant quote and cover please complete this Contents Insurance Proposal Form and fax back on 0208 587 1061, or contact the Quoteline on **FREEPHONE 0800 783 1626** quoting agent name and/or number.

Terms Of Business & Significant Features & Benefits

STATUS

We are independent insurance brokers authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's register by visiting the website www.fsa.gov.uk/register or by contacting the FSA 0845 606 1234. Our registration number is 308993. For this scheme, we deal exclusively with AXA Insurance UK plc, which we have selected as offering good value for money allied to an excellent service.

SCOPE OF COVER

As a Tenant, you are responsible for any damage to your Landlord's buildings & contents, as well as your own contents & personal possessions. This policy automatically covers you for all these risks as well as providing additional cover for your personal possessions anywhere.

STANDARD COVER

- New for old cover on your contents.
- Accidental damage to TV, audio, video equipment & personal computers.
- Damage to landlord contents, fixtures & fittings up to £2,500.
- Your personal liability up to £2 Million.
- Replacement locks following theft of keys up to £250.
- Cost of alternative accommodation up to 20% sum insured.
- Loss of metered water up to £750.
- Contents in your garden, garage & outbuildings up to £500.
- Visitor's personal effects up to £250.
- Frozen food up to £250.
- Money & credit cards up to £100.
- Pedal cycles up to £250.

STANDARD PERILS (BUILDINGS & CONTENTS)

- Fire, smoke & smoke damage.
- Lightning, explosion, earthquake.
- Storms or floods.
- Riots, violent disorder, civil commotion.
- Theft or attempted theft.
- Malicious damage.
- Subsidence, heave, landslide.
- Escape of water, burst pipes.
- Escape of oil from installations.
- Impact, collision, aircraft.
- Falling trees, posts, masts.
- Alternative accommodation.
- Fatal injury, compensation.

ADDITIONAL COVER

Additional cover is available up to the selected sum insured for loss or accidental damage to your clothing, watches, jewellery, spectacles and other valuables (excluding mobile telephones), whilst in your home or temporarily elsewhere in the world. Theft from unattended vehicles must be from a locked boot. Pedal cycles left unattended (whilst away from your home) must be secured to an immovable object by a security device.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

- The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.
- Watercraft (e.g. windsurfers and sailboards) and mechanically propelled vehicles (e.g. quad bikes and motorcycles) and any liability arising from them.
- Property primarily used for and liability arising from business purposes.

GENERAL EXCLUSIONS

- Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.
- Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals.
- Damage caused by any gradually operating cause.
- Damage caused (whilst being carried) to audio or visual equipment which is designed to be portable.
- Loss or damage to valuables, money, plants or trees left in the open at the insured property.

EXCLUSIONS UNDER PERSONAL POSSESSIONS

- Theft from an unattended motor vehicle unless the personal possessions are concealed from view and the vehicle is locked.
- Theft from an unlocked hotel room.

MINIMUM SECURITY

It is a condition of this policy that minimum security requirements are in place as follows:

- Secure locks for doors. The door by which you enter and leave your property should be fitted with a deadlock; all other external doors should be fitted with deadlocks or fitted top and bottom with key operated security bolts.
- Secure locks for windows. All accessible* windows and fanlights that can open must be secured with window locks.

UNOCCUPANCY CLAUSE

The insured must be informed if a property remains unoccupied for more than 30 consecutive days. Properties occupied by 'squatters' are also deemed to be unoccupied. Other terms and conditions may apply, dependent on circumstance.

RIGHT TO CANCEL

You are entitled to cancel your insurance policy at any stage during the policy term. You are entitled to a period of 14 days in which to consider the content of your insurance policy, and the extent of the cover therein. Cancellation of your policy within 14 days is therefore subject to a full refund. After 14 days, cancellation of your insurance policy will be subject to the normal terms and conditions of the policy wording, and will be refunded pro rata, less 15% of the total cost of the insurance cover.

HOW TO CLAIM

Telephone the Rentguard claims line on 0208 587 1060. Claims must be submitted within 30 days of the incident. We will inform the insurer without any unnecessary delay and notify you of any request for information we receive from your insurer.

COMPLAINTS

It is our intention to provide you with a high level of service at all times. If you should wish to make a complaint about our service we have a formal complaints procedure which we will provide on request. In the first instance, you should contact us by telephone or in writing with your complaint addressed to The General Manager. You may be entitled to refer this to the Financial Ombudsman service. Further information is available at www.financial-ombudsman.org.uk. We are members of the financial services compensation scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about the compensation scheme is available at www.fscs.org.uk. This policy is underwritten by AXA Insurance UK plc.

RENTGUARD

Grove House, 551 London Road, Isleworth, Middlesex, TW7 4DS. Tel: 0208 587 1060. Fax: 0208 587 1061.

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* By 'accessible' we mean those windows, fanlights & skylights where entry can be attempted from the outside by a person of normal physical ability without the need to bring anything to the site or to use any ladder, stepladder or scaffolding found on the site in order to do so.

Your Managing Agent

Agent: Letters of Distinction

Tel no: 01904 529539 (Answer machine out of hours)

Fax no: 01904 791824

Declaration:

I/we agree to comply with the terms outlined in the Application Pack at all times if a tenancy is granted to me/us. I/we further confirm I/we understand that as part of their duties the Agent may, from time to time, be required to release any forwarding address to utility companies and other interested parties once any tenancy granted has come to an end.

Tenant(s)

Signed (Tenant 01):

Print name:

Dated:

Signed (Tenant 02):

Print name:

Dated:

Signed (Tenant 03):

Print name:

Dated:

Signed (Tenant 04):

Print name:

Dated:

Guarantor

Signed:

Print name:

Dated:

Dear Letters of Distinction,

I am writing to thank you for your help and assistance when moving us into our rental property at The Forum. This has been the first time we have rented a property since selling our home and we both appreciate you making the process as unstressful as possible. We love our new flat and are happy that the few minor repair issues have been concluded. I would have no hesitation in recommending Letters Of Distinction to friends and family.

With warm wishes,

Mr & Mrs Hardcastle

Tenants



