

Register today and experience the difference...



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Email Address

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 Sign In

Sign in to Rent4sure

Thank you for using Rent4sure.

If you have any questions, comments, or feedback, please do not hesitate to get in touch.

Don't have an account yet?
[Contact our Sales Team](#)

www.rent4sure.co.uk

RENT4SURE AND OUR SYSTEM

Rent4sure

Rent4sure is dedicated to providing our customers with excellent service and comprehensive products – delivered efficiently.

Our innovative new system combined with ongoing investment in the Rent4sure team is paramount to establishing us as a reliable and efficient provider.

The System

Our system has been designed and built to meet the needs of Letting Agents. We have worked closely with our clients during the development to ensure we have delivered an online system that is clear, user friendly and provides everything Agents need to manage the referencing process effectively.

Through a secure online connection, our customers have access to their own Agent Suite. From within the site, Agents can manage and track all their references, insurance products, and property portfolio.

Centred on the Property

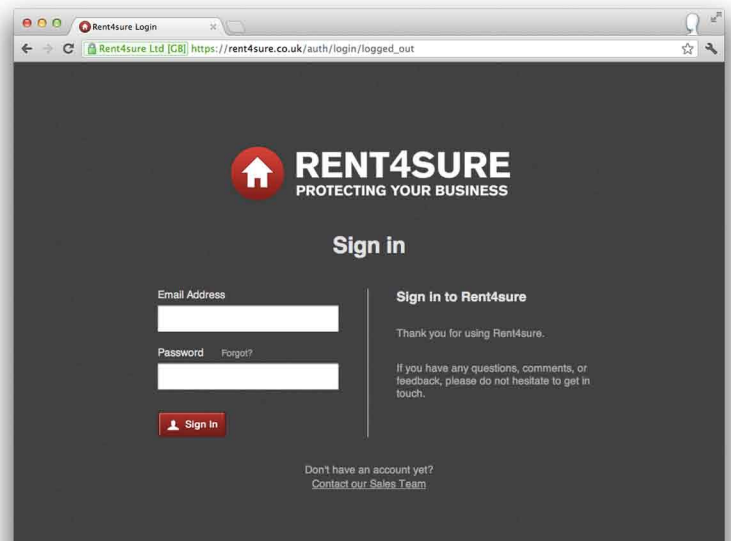
Tailored specifically for the Lettings Industry, our system is focused on the property. Once a property has been added to your personal portfolio, Agents can manage associated services - including adding applicants, upgrading references and order Rent Protection.

Rent4sure and our system

Servicing the Lettings industry

Streamlined Ordering Process

Choose 'Direct Submission' to ensure the fastest turnaround time. Alternatively, our 'Tenant Complete' process enables applicants to submit their details remotely – and allows their progress to be monitored live.



We have created an innovative approach to reference management – one that has been well received...

“The new system is brilliant - quicker and more efficient than any other referencing company that I have used in the last ten years of doing this job”

Ben Oakley
Lets Rent, Southampton



REFERENCES

Tenant Referencing

We offer two forms of reference - a Credit Check and a Full Reference.

Credit Check

Within seconds our Credit Check provides a detailed insight into a tenant's credit profile. You will receive a clear result – accepted or declined – along with information from public records including County Court Judgments, Insolvencies and Bankruptcies. We provide a credit score indicating the likely risk of any applicant. In addition, previous linked addresses and demographic CAMEO data help to highlight key points you would want to be aware of before agreeing a let of any of your properties.

Full Reference

Our Full Reference includes a credit check as above, plus full Income and previous Tenancy references.

The Income Report provides verification of an applicant's sources of income, including salary, benefits and employment details.

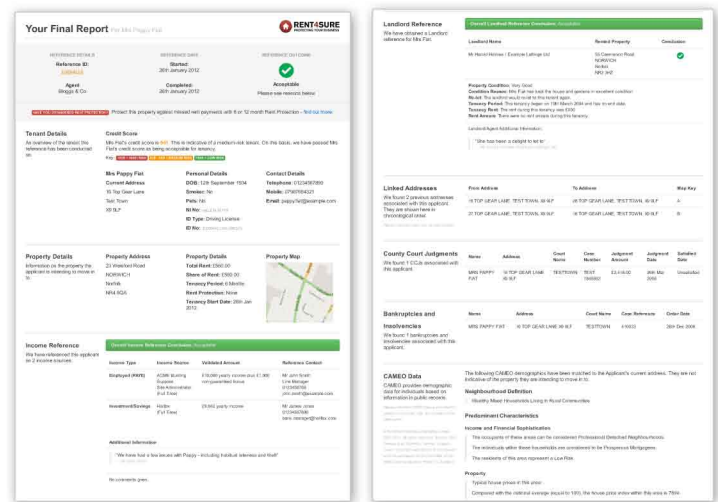
The Previous Tenancy report includes confirmation of the rent your applicant has been paying, any arrears and a personal declaration as to whether or not their existing landlord would re-let to the applicant.

Referencing reports

to help make the right decisions

Final Report

Following our fast turnaround time, you will receive a Final Report – providing clear indicators and in-depth information gathered from our referencing. In addition, a direct link from the report allows you to add a guarantor for a declined application or add Rent Protection if the individual has successfully passed referencing.



“We have been very pleased with the quick turnaround time and the professional approach Rent4sure have towards us”

**Stuart Monument
Director, Pymm & Co Lettings Ltd**

REFERENCES - FINAL REPORTS

Sample Final Report

Shown here is an example of our Full Reference Final Report - providing clear indicators and in-depth information.

Report Summary

Our report begins with a summary of the reference, including an overall judgment - Acceptable or Declined. The Tenant's personal and contact details are shown alongside further information on the property they intend to move in to.

Income and Landlord References

We reference your tenants against multiple income sources, giving a more accurate indication. Landlord references are obtained, providing information on property condition and rent arrears of a previous tenancy.

Public Record Data

We collect further information about your applicants from public records and historical data - including previous residency addresses, County Court Judgments, and bankruptcies and insolvencies.

CAMEO Data

Demographic CAMEO Data matches your applicant against subjective statements indicating potential characteristics - generated from Census data and public records.

Your Final Report

For Mrs Pappy Fiat

PROTECTING YOUR BUSINESS

REFERENCE DETAILS

Reference ID: 10004123

Agent: Bloggs & Co

REFERENCE DATE

Started: 26th January 2012

Completed: 26th January 2012

REFERENCE OUTCOME

✓

Acceptable

Please see reasons below

HAVE YOU CONSIDERED RENT PROTECTION? Protect this property against missed rent payments with 6 or 12 month Rent Protection - [find out more.](#)

Tenant Details

An overview of the tenant this reference has been conducted on.

Credit Score

Mrs Fiat's credit score is **541**. This is indicative of a medium-risk tenant. On this basis, we have passed Mrs Fiat's credit score as being acceptable for tenancy.

Key: 529 = HIGH RISK 523 - 549 = MEDIUM RISK 554 = LOW RISK

Mrs Pappy Fiat

Current Address
16 Top Gear Lane
Test Town
X9 9LF

Personal Details

DOB: 12th September 1934
Smoker: No
Pets: No
NI No: SX123456789
ID Type: Driving License
ID No: FIAT901150L99CL05

Contact Details

Telephone: 01234567890
Mobile: 07987654321
Email: pappy.fiat@example.com

Property Details

Information on the property the applicant is intending to move in to.

Property Address

23 Welsford Road
NORWICH
Norfolk
NR4 6QA

Property Details

Total Rent: £560.00
Share of Rent: £560.00
Tenancy Period: 6 Months
Rent Protection: None
Tenancy Start Date: 26th Jan 2012

Property Map

Income Reference

We have referenced this applicant on 2 income sources.

Overall Income Reference Conclusion: Acceptable

Income Type	Income Source	Validated Amount	Reference Contact
Employed (PAYE)	ACME Building Supplies Site Administrator (Full Time)	£16,000 yearly income plus £1,000 non-guaranteed bonus	Mr John Smith Line Manager 0123456789 john.smith@example.com

Landlord Reference

We have obtained a Landlord reference for Mrs Fiat.

Overall Landlord Reference Conclusion: Acceptable

Landlord Name	Rented Property	Conclusion
Mr Harold Holmes / Example Lettings Ltd	55 Caernann Road NORWICH Norfolk NR2 3HZ	✓

Property Condition: Very Good
Condition Reason: Mrs Fiat has kept the house and gardens in excellent condition
Re-let: The landlord would re-let to this tenant again.
Tenancy Period: This tenancy began on 19th March 2004 and has no end date.
Tenancy Rent: The rent during this tenancy was £450
Rent Arrears: There were no rent arrears during this tenancy.

Landlord/Agent Additional Information:
 "She has been a delight to let to"
 — Mr Harold Holmes / Example Lettings Ltd

Linked Addresses

We found 2 previous addresses associated with this applicant. They are shown here in chronological order.

Please note that maps may be approximate.

From Address	To Address	Map Key
16 TOP GEAR LANE, TEST TOWN, X9 9LF	28 TOP GEAR LANE, TEST TOWN, X9 9LF	A
27 TOP GEAR LANE, TEST TOWN, X9 9LF	16 TOP GEAR LANE, TEST TOWN, X9 9LF	B

County Court Judgments

We found 1 CCJs associated with this applicant.

Name	Address	Court Name	Case Number	Judgment Amount	Judgment Date	Satisfied Date
MRS PAPPY FIAT	16 TOP GEAR LANE X9 9LF	TESTTOWN	TEST 7840892	£2,416.00	26th Mar 2008	Unsatisfied

Bankruptcies and Insolvencies

We found 1 bankruptcies and insolvencies associated with this applicant.

Name	Address	Court Name	Case Reference	Order Date
MRS PAPPY FIAT	16 TOP GEAR LANE X9 9LF	TESTTOWN	410033	26th Dec 2008

CAMEO Data

CAMEO provides demographic data for individuals based on information in public records.

Please note that CAMEO data is provided for guidance purposes only, and should not be relied upon.

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The following CAMEO demographics have been matched to the Applicant's current address. They are not indicative of the property they are intending to move in to.

Neighbourhood Definition

Wealthy Mixed Households Living In Rural Communities

Predominant Characteristics

Income and Financial Sophistication

The occupants of these areas can be considered Professional Detached Neighbourhoods.

The individuals within these households are considered to be Prosperous Mortgagees.

The residents of this area represent a Low Risk.

RENT4SURE
PROTECTING YOUR BUSINESS

0330 088 3774

Rent4sure Limited, Unit 1, The Glenmore Centre, Honeywood Parkway, White Cliffs Business Park, Whitfield, CT16 3FH. Email enquiries@rent4sure.co.uk. Rent4sure Ltd is an Appointed Representative of ITC Compliance Ltd who are directly regulated and authorised by the Financial Services Authority.

RENT PROTECTION

Rent Protection

There are four fully insured options available: 6 or 12 months of cover, with one month or NIL excess.

The Cover

On the Property - Only one policy is required regardless of the number of tenants.

Flexible - A unique feature of our rent protection is that the cover remains in force for the full term chosen - either 6 or 12 months (unless any claim has been made). Providing all the tenants on the AST have successfully passed a reference with us, this allows you to change tenants during the cover period without taking out a new policy.

Continued Payment - The rent will continue to be paid until vacant possession is obtained - regardless of when a claim is made during the AST.

Secure Cover - In the event of a claim, at no extra cost our solicitors can serve the Section 8 and 21 Notices. We will cover up to £2500 rent per month, with a maximum of £10,000 in any one claim. Legal expense cover is up to £100,000 to gain vacant possession.

Comprehensive cover to protect your business.

Rent Protection Certificate			RENT4SURE PROTECTING YOUR BUSINESS
POLICY TYPE Term of Cover 6 Months Excess 1 Month Excess	POLICY DATES Start Date 25th January 2012 End Date 24th July 2012	RENT PROTECTION DETAILS Certificate Number: 88669785 Agent Binch Lettings (ID #1188)	
Policy Details Information associated with your Rent Protection policy.	Property Details (The Insured Property) This Rent Protection policy has been taken out on the following property: 1 Waterfront West Exhall COVENTRY West Midlands CV7 9JH This property has a total monthly rent of £575.00	Agent Details (The Policy Holder) This Rent Protection policy has been taken out by Binch Lettings. 19 Hemsall Lane Coventry CV5 6HE	
Policy Cover Information on the cover this Rent Protection certificate provides.	Cover on this Policy <ul style="list-style-type: none">All tenants must be listed on the Assured Shorthold Tenancy (AST)All tenants must have successfully passed a reference with Rent4sure LtdMaximum £2,500 rent per monthMaximum total rent payment during period of cover £10,000Up to £100,000 legal expenses for eviction costs due to non-payment of rentOne month rent taken in advanceOne month deposit - this must be lodged with an approved Tenancy Deposit Scheme, or, have taken out appropriate insurance	Cover not on this Policy <ul style="list-style-type: none">Cover on this policy will be VOID if all tenants are not listed and named on the Assured Shorthold Tenancy (AST)Cover on this policy will be VOID if all tenants have not successfully passed a Tenant Reference with Rent4sure Ltd	
Further Information Additional information about your Rent Protection policy.	Making a Claim Claim Forms can be downloaded from our website. Claims must be notified in writing within 7 days of the Section 21 or Section 8 notice having been issued to the tenant to: Abbey Protection Group Minories House 2-5 Minorities London EC3N 1BJ Email claims@rent4sure.co.uk. Fax 0870 600 1481. Please do not send claims by post.	Contact Us If you require any information regarding this certificate or the cover given please contact: Rent4sure Limited Unit 1, The Glenmore Centre Honeywood Parkway, White Cliffs Business Park Whitfield CT16 3FH Alternatively, you can call us on 0330 0883 774 or email us at enquiries@rent4sure.co.uk, please quote your Certificate Number shown above.	
Compliance Financial Services Authority compliance information	Policy Holder Binch Lettings are the insured for this Rent Protection. Binch Lettings must not, unless directly authorised by the FSA or an appointed representative of a directly authorised organisation, resell this policy to any third party under any circumstances. This certificate must not be re-sold or given to any third party.		

© 2011 Rent4sure Ltd. This insurance certificate is issued by Rent4sure Limited, who are the cover holder of Abbey Legal Protection. This insurance policy is underwritten by IBC Insurance Limited. Rent4sure Ltd is an Appointed Representative of ITC Compliance Ltd who are directly regulated and authorised by the Financial Services Authority.

A LETTING AGENT'S GUIDE TO...

Rent Protection on Managed Properties

Rent Protection - Managed Properties

You only require one policy per property - regardless of the number of tenants. The policy will remain in force during the full term (6 or 12 months), unless you have made a claim. The tenants may change during the term of the policy as many times as required.

You can purchase our Rent Protection Insurance as you have an "Insured Interest" in collecting the rent. Non-payment of rent would result in a loss of your income. You cannot:

- Resell this insurance to your landlord or any third party
 - Pass any of your insurance documents on to your landlord or any third party
- You are the insured and will be responsible for making any claims.

The Cover

The policy will remain in cover for the full term chosen provided that:

1. All tenants are on the Assured Shorthold Tenancy Agreement
2. All tenants or suitable guarantors have successfully passed a credit check or full reference conducted by Rent4sure
3. No claim has been made on the policy

Cover will be void if...

1. Any of the tenants or suitable guarantors included on the Assured Shorthold Tenancy have not been successfully passed by Rent4sure
2. A claim has already been made under the policy
3. Claims are not notified within 7 days of serving a Section 8 or 21 Notice
4. The property has no current tenants
5. No cover will be available for any tenants not included on the AST Agreement.
6. The tenant is an asylum seeker

Management Services Provided

You must include all the services you are providing within your Management Agreement which is between your company and your Landlord. You can then make your charge to the Landlord for these services.

Renewals

Renewal notifications will automatically be sent to you 28 days before the policy expires, with further reminders sent 21, 14, and 7 days before expiry. You can renew online or choose to opt-out of renewal - which will stop any further reminders.

Remember, you can only renew this insurance if you are still managing the property.

Rent4sure will not give any advice as to which term or product you should purchase.

Claims Process

7 days after the first arrears - contact tenants.

14 days after the first arrears - inspect the property to confirm that the tenants are still in occupation.

21 days after the first arrears - contact the guarantor (if applicable) and the tenants in writing informing that you will be applying for eviction if the full arrears are not paid within 7 days.

28 days after the first arrears - make a notification of a possible claim to claims@rent4sure.co.uk. Arrange for the appropriate notice to be served via our online claims service.

The above are suggested best practice. When notice has been served and you have received a copy, immediately complete the claim form and submit to claims@rent4sure.co.uk with the following documents within 7 days:

1. Completed claims form
2. Copy of Assured Shorthold Tenancy Agreement
3. Copy of full payment history
4. Copy of Rent Protection Certificate
5. Copy of Notice Served
6. Any other relevant correspondence with the tenant or landlord.

Remember - whether it's you or your Landlord who buys the policy, the Rent Protection certificate cannot be passed on to any third party - it is for the Insured only.

A LETTING AGENT'S GUIDE TO...

Rent Protection on Non-Managed (Let-Only) Properties

Non-Managed Properties

If an Agent is not collecting the rent (Non-Managed Property) they do not have an insurable risk.

Agents cannot purchase Rent Protection if they are not collecting the rent.

Let-Only Rent Protection

Agents follow standard procedure - add the property to their Agent Suite and add the applicants they wish Rent4sure to carry out references on in the usual manner.

Once the applicants - or a suitable Guarantor - have been accepted, the Agent will now send the Landlord's details to Rent4sure, or give their Landlord contact details for our Insurance Department. We will do the rest. Once the policy has been processed and we have received payment from the Landlord, the Agent will receive notification and their rebate from the sale, and the Landlord will receive their Rent Protection certificate, Policy Wording, Claims Process and Claims Form.

The Landlord can choose from 6 or 12 months and whether the cover will be one month or Nil excess.

We simply require the following information from your Landlord:

- The Landlord's name
- Contact numbers
- Contact email address
- Start date of tenancy

Claims

Claims will be the responsibility of the Landlord.

Renewals

We will automatically send renewal notifications to the Landlord. You (the Agent) will also receive notification, and your rebate.

Agents are not required to be authorised by the FSA using this process.

Remember - whether it's you or your Landlord who buys the policy, the Rent Protection certificate cannot be passed on to any third party - it is for the Insured only.

