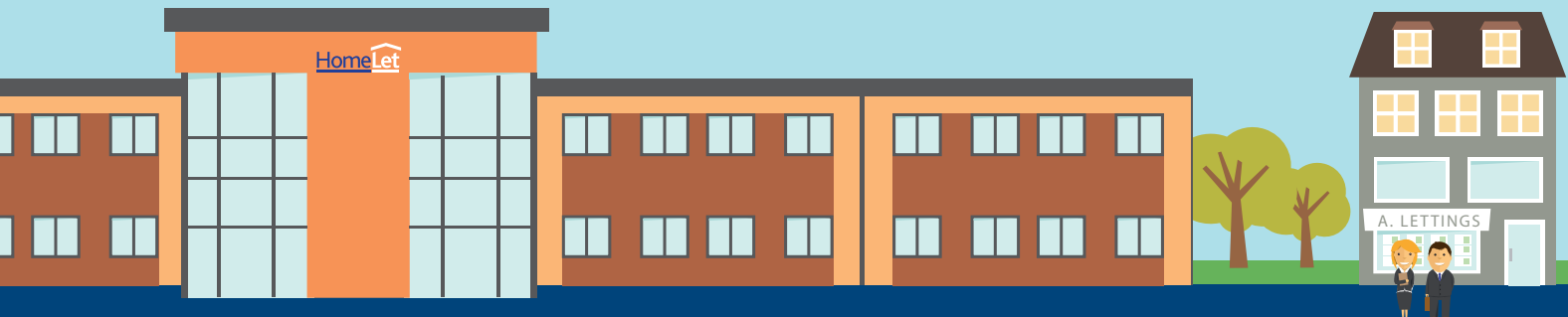
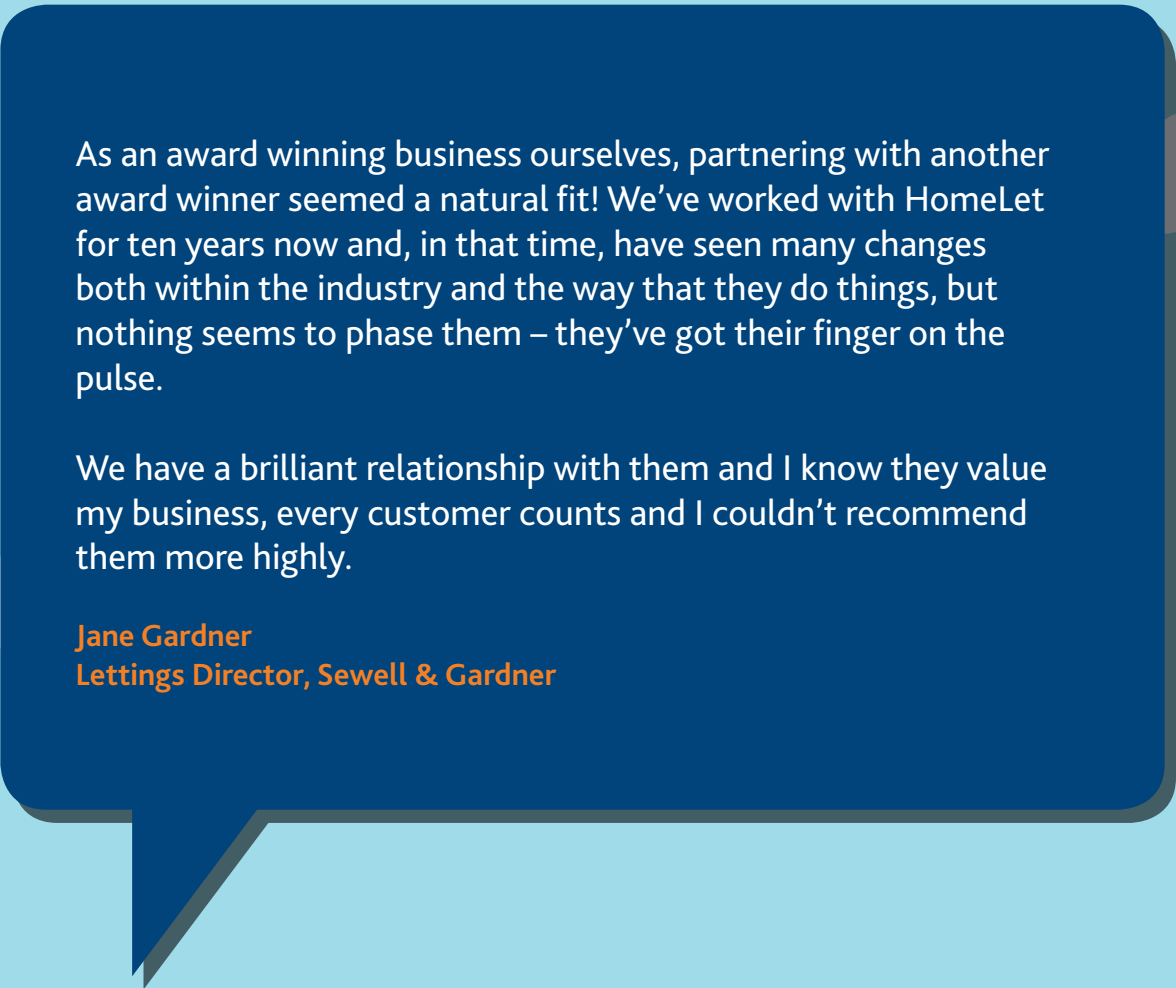




Expert support for your business



A little bit about us



As an award winning business ourselves, partnering with another award winner seemed a natural fit! We've worked with HomeLet for ten years now and, in that time, have seen many changes both within the industry and the way that they do things, but nothing seems to phase them – they've got their finger on the pulse.

We have a brilliant relationship with them and I know they value my business, every customer counts and I couldn't recommend them more highly.

Jane Gardner
Lettings Director, Sewell & Gardner



In a complex industry, we're the right choice.

Here at HomeLet, we understand that letting agents are constantly balancing the demands of landlords with the needs of tenants. We offer a full range of services, products and guidance to help make the juggling act easier. Whether you're looking for a tenant reference, rent protection, or need some information about the latest industry developments, we're on hand to help at all times.

Our Account Management team are dedicated to providing an outstanding level of service. With over 20 years' experience in the lettings industry, you can be confident you're dealing with the experts. We pride ourselves on the knowhow we've gained from relationships with our customers, and will always ensure that knowledge is illustrated by ensuring the maximum potential's unlocked from our new ventures too.

By working with HomeLet, letting agents are able to offer a range of services that help them to secure new business, whilst adding value to the service that they offer their existing customers. That's why we're already working with over 3,000 great letting agents, from small, family-run offices to some of the best known letting agent brands in the UK.

We're really looking forward to having you on board.

The HomeLet Team

A little bit about us...

We're **passionate** about our customers and proud of the service we provide to the lettings industry. We help **thousands of tenants move home** each and every day.

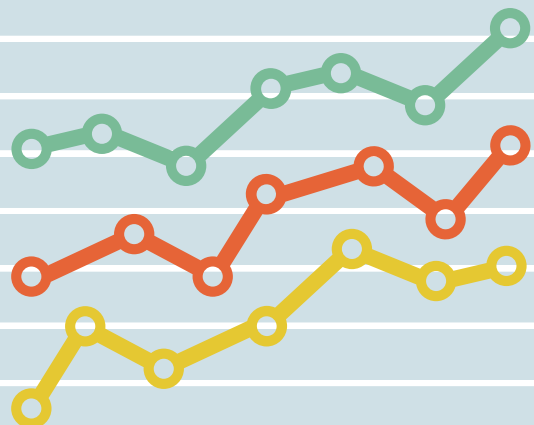
It's not just our impressive referencing service that makes our customers return to us daily, we truly understand the challenges that face professional letting agents, especially in the current market, and our brand's recognised and respected for **taking the risk out of property rental**.

The HomeLet Rental Index

Our Rental Index shows agreed rents by letting agents, rather than prices that are advertised on property portals. It also includes data on key tenant demographics to provide further insight to the market trends of the private rented sector.

We release this information once a month - so you've always got real-time statistics on hand, which you can use to talk to your landlords, win new business, set realistic rental property prices and even obtain additional press coverage using statistics local to your area.

Our report's a detailed and realistic set of information about trends in the current market and, because we cover such a wide area, it allows you to understand exactly what's happening where you are. It's also made the headlines; with news stories on the BBC, as well as in The Daily Telegraph, The Times and The Guardian.





We listen to our customers...

... and we'll act on your feedback

We believe business is all about relationships and we place great importance on always putting our customers first.

What makes our business special is people – whether it's the happy bunch we have in our Lincoln office or you, our customers. We value what you have to say and always promise to listen, ask for feedback and, where possible, act on your comments and suggestions.

Award winning service

We're delighted to share that we've been ranked 13th best contact centre out of the top 50 companies for customer service in the UK.

The annual awards ranking by Callcentre.co.uk, uses genuine customers to carry out mystery shopping calls. It named our contact centre as one of the country's outstanding performers, based on five criteria - ease of use, reliability, knowledgeable staff, timely responses and personalised service.

Our Lincoln city centre head office, employs over 100 people in its referencing contact centre. They handle around 1,500 enquiries daily from letting agents just like you, using our industry leading tenant referencing service.

More than just a business...

What makes us different?

What we do is simple, we provide **fast**, **accurate** and **intelligent** tenant referencing, and simple ways for you to introduce Landlord and Tenants' Insurance.*

When it comes to placing trustworthy, reliable and honest tenants into your landlord's investment property, you can't take any chances. That's why, when you choose a HomeLet reference, you can be sure that we'll undertake a thorough set of checks before issuing the final report to you.

- We've got over **two decades'** experience in the referencing industry
- We continually refine and improve our in-house process so that we deliver **accurate**, **transparent** and **intelligent** tenancy reports
- Our **Insight** references are usually completed instantly
- We aim to complete **90%** of our Optimum references within 72 hours!
- Our **Optimum** reference is unique in the market place and comes with a brilliant guarantee – a powerful USP that you can offer to your landlords
- Our user friendly **Connect** system has been continually enhanced and tailored to support your business
- We allow your tenants to view progress on their references online, **saving you time**

Connect is regularly upgraded and one recent change to the automatic address finder saves an enormous amount of time, especially with employers' addresses. The option to add additional information to references saves time and phone calls. Logging a reference and using the system is easy because you're guided step by step through the whole process.

Ann Marie Hooper
Paul Carr Residential Lettings

* subject to status

Trust us to deliver the best tenant referencing

Tenant referencing's an essential part of the letting process, giving you the reassurance that your tenants are who they say they are, work where they say they work and are able to make rental payments.

Our range of referencing services mean that your landlords property is safe in our hands.

More than just a reference...

Insight

A HomeLet Insight reference's more than a simple credit check. We instantly check up to three years' previous addresses, aliases, undisclosed addresses and linked addresses, and will validate your tenant's bank account details before issuing a report. We'll also cross reference our extensive HomeLet Default Database and the UK Government Sanctions list and alert you to any matches. That level of service comes as standard on every HomeLet reference.

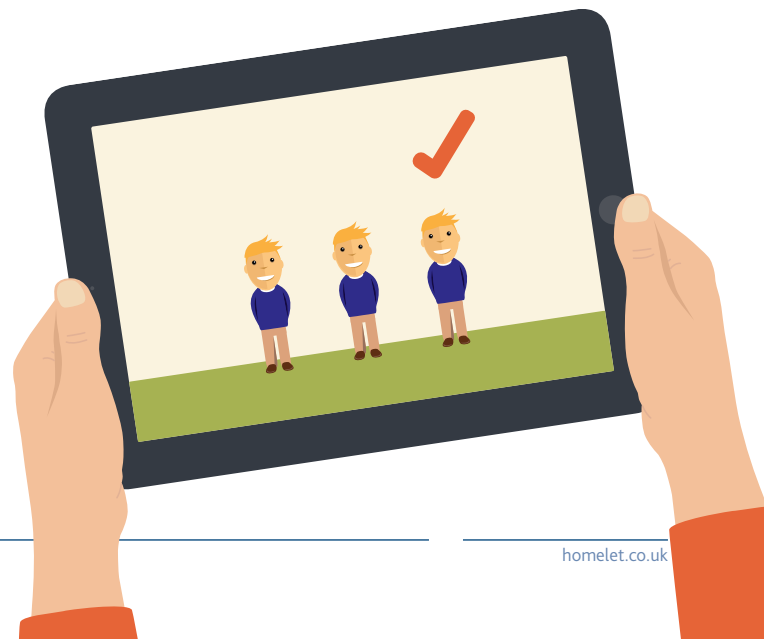
Enhance

If you'd like even more comprehensive reference checks, then a HomeLet Enhance reference is the most rigorous we can provide. We'll go on a full fact-finding mission to get you only the best tenants. We'll carry out all the checks of an Insight reference, but we won't stop there. We'll also perform a landlord and employer check, verifying your prospective tenant has the required finances and payment history.

Optimum

We're proud of our Optimum reference and are confident that it gives you additional peace of mind, because we go further. As well as checking information about the tenant, and contacting the people who know them, this **award winning** reference also comes with a powerful guarantee...

We're so confident in the level of our Optimum checks that we'll guarantee to remove the tenant from your property if they fail to pay their rent within the first 12 months of the tenancy.



Product comparison matrix

It's important to us to ensure you have a robust range of products and services available to you, which suits the range of customers you deal with on a day-to-day basis. The table below gives you an indication of the level of checks we'll carry out on your tenants, so you can be sure you're getting the service you need each and every time.

If you'd like to discuss any of these products in more detail, please give us a call...we're always here to help.

	Insight	Enhance	Optimum
	Usually in 10 seconds	60% in 24 hours	90% in 72 hours
Financial background checks <ul style="list-style-type: none"> Up to three years' address history checked Adverse credit history check Electoral roll check Undisclosed address check Consistency of application cross check Tenancy application score 	✓	✓	✓
Bank validation check	✓	✓	✓
HomeLet Default Database check	✓	✓	✓
UK Government Financial Sanctions list check	✓	✓	✓
Acceptable for Rent Recovery Plus	✓	✓	✓
Personalised tenant quote	✓	✓	✓
Current landlord/letting agent reference	✗	✓	✓
Employer/pension/accountant reference	✗	✓	✓
Tenancy final report	✗	✓	✓
Acceptable for Rent Recovery Plus Nil Excess	✗	✓	✓
Eviction service for non-payment of rent	✗	✗	✓
Court costs for eviction (non-payment)	✗	✗	✓
Bailiff costs incurred for tenant eviction	✗	✗	✓

Manage and track...

We're really proud of our Connect system; it provides you with the facility to easily reference tenants, purchase rent protection insurance online.

As an exclusive online system, Connect's a free service that's only available to HomeLet customers. It allows you to keep complete control of all your referencing activities, at the click of a button.



By using Connect, you'll have instant access to all the information you need to speed up the referencing and rent protection renewal process.

Connect also allows you to;

- Manage rent protection claims online
- Check rent protection renewals
- Save time and money by giving your applicants access to our tenant application tracker
- Order free literature online through **eBrochures**
- Personalise your own space and brand it with your logo
- Buy Rent Recovery Plus Insurance

Connect is a fantastic portal for taking care of my HomeLet activities. I am able to track live progress of all references, keep in direct contact with the person carrying out an applicant's reference, and also gain an instant tenancy application score. Its user-friendly format also makes the referencing and rent protection processes a lot more efficient.

Nicky Wadkins
Harry Charles

Your referencing reports

We'll send you a notification email every morning to let you know your referencing progress report's available to view on Connect – all you have to do then is log into Connect by following the link within the email. If you're already logged into Connect, the link will take you straight to the report.

We'll also notify you by email when your referencing interim report and final report's ready and available to view on Connect.

Rent Recovery Plus for letting agents

(Rent recovery for managed, rent collect and let only clients)

Even the best tenants can fall on hard times. Most rent defaults are due to an inability to pay when circumstances change, rather than a refusal. You may be sympathetic but the rental income still needs to be paid.

With guaranteed rent you can relax...

When tenants can't or won't pay, you're protected - and your landlords can benefit.

- Cover for the total monthly rent, no matter how many tenants are on the tenancy agreement
- 100% of the monthly rent paid, for up to a maximum of six months from the date of the first arrears
- Up to £50,000 of legal expenses to cover eviction costs if the tenant's in breach of their tenancy agreement
- Covers breaches of the tenancy agreement by the tenant, including non-payment of rent and expired Section 21 notices
- 50% of the rent paid, for up to two months after vacant possession, has been obtained, whilst new tenants are found
- Six or 12 month cover to suit the tenancy
- Rent Recovery Plus covers the whole property meaning the policy continues even when/if the tenants change
- Excess or nil excess options available

Talk to your Account Manager today to see how your business could benefit from Rent Recovery Plus



Letting agent customer must have signed up to use HomeLet Rent Recovery Plus and completed all required training. Subject to satisfactory referencing – an acceptable Enhance reference or, if an Insight reference has been completed (only available for UK applicants in full time employment), a tenancy application score of over 710 is required, suitable for rents up to £2,500 pcm.

Tenancy liability

This is a very simple product that protects tenants against any damage they accidentally cause to their landlord's property - to the value of £10,000.

Contents Insurance Incorporating Tenancy Liability

This product not only protects tenants' belongings, but also includes the £10,000 of Tenancy Liability cover as standard. It gives:

- Protection for the tenant's possessions in case they're **damaged** or **stolen**
- Cover for partners and family who are permanently living at the address, plus up to £2,500 to **protect** the **possessions** of any guests
- Cover against fire, flood and theft- so if something **unexpected** happens, we've got it covered
- Extra cover for **special occasions**, such as religious festivals, weddings, birthdays and anniversaries
- The ability to **transfer** the policy to a **new property**, even if the tenant buys their own home
- Flexible and additional options so a tenant can be covered for accidental damage both in and outside of the home, including their **mobile phone**

We can **help you** introduce tenant's insurance into your process, making it easier for you to ensure your tenants are covered against the unexpected.

And, with generous commission* if your tenant does choose to buy, we think that it's a **really easy** way to make money during your day to day contact with tenants.



* The ability to earn commission, and the rate, is dependent on the terms of your agreement with HomeLet.

HomeLet Landlord's Insurance +

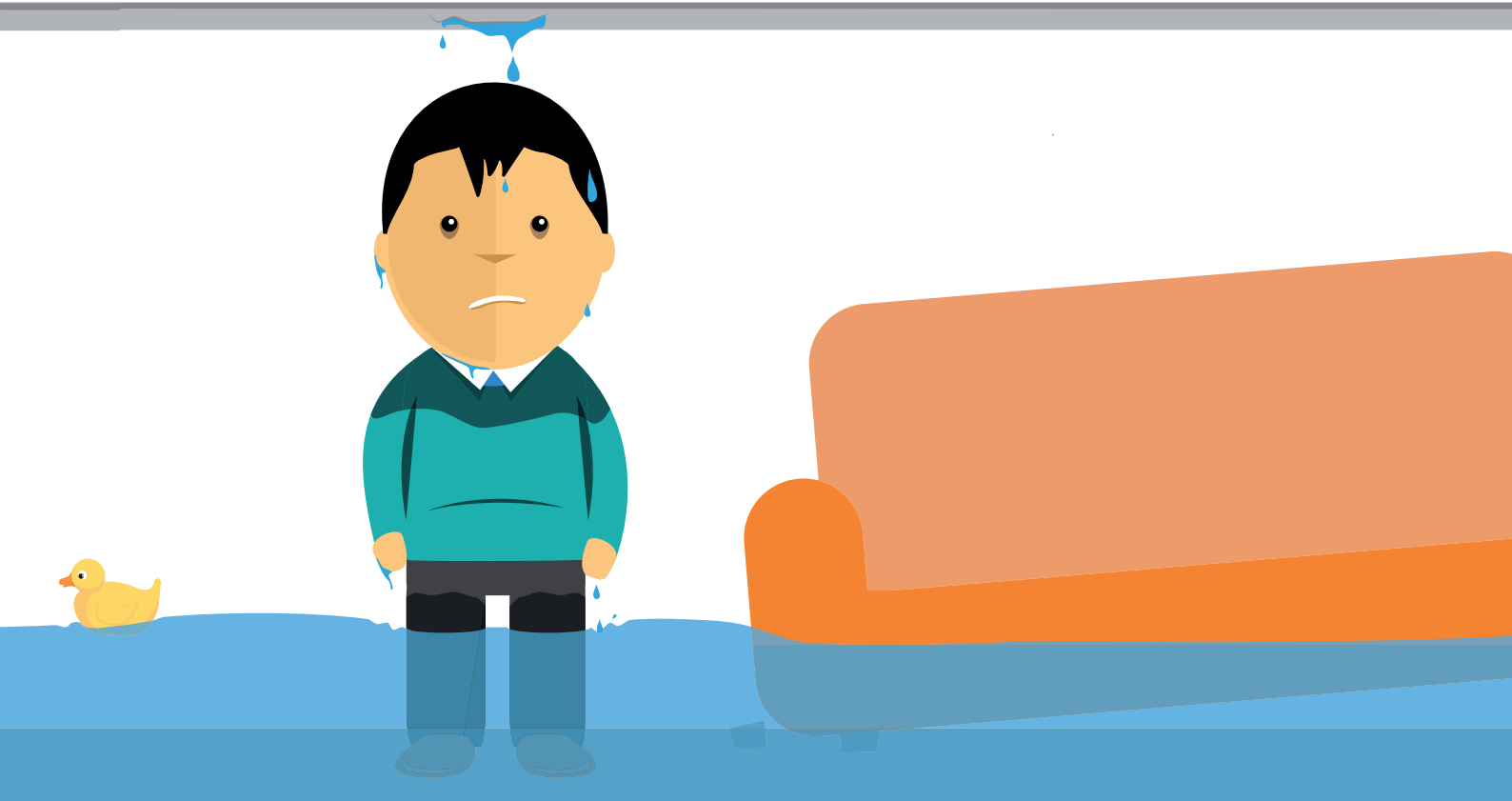


Being a landlord invites more risks than for normal homeowners. As well as protecting the building and contents, landlords also need to protect themselves against elements such as non payment of rent, their liability and malicious damage.

Our five star Defaqto rated Landlord's Insurance+ product has taken all of that into account and, briefly, provides:

- Comprehensive **Buildings** Insurance
- Contents Insurance for **Furnished** and **Unfurnished** Properties
- **Emergency Assistance** Insurance
- Prestige **Rent Protection**
- **Legal Expenses**
- We can also offer specialist policies for property **portfolios**, saving time and money if you own more than one property.

For a full overview please visit homelet.co.uk/landlords



What else can we help you with?

We'll not only equip you with the right tools to help you win more customers and grow your business, we'll also look after the professional side of your business too.

Property Agent Professional Insurance

Professional Indemnity

Every year, thousands of businesses like yours find themselves embroiled in time consuming, financially draining disputes which can threaten their very existence.

Everyone makes the odd mistake – however, in the current climate, your customers could be more likely to take action against you to claim compensation, for any financial losses they feel they've suffered as a consequence of your errors and omissions.

Our Property Agent Professional Insurance policy's underwritten by HCC International Insurance Company PLC. Their market leading position and AA Rating from Standard & Poors are key factors in enabling us to provide specialist insurance cover tailored to you.

As well as covering your Professional Indemnity, you can also choose to add additional extras to your cover including:

- Public liability
- Employers' liability
- Office cover

* Refer to our policy wording for full terms and conditions of cover.

HomeLet Verify



Designed exclusively for HomeLet agents to use when conducting immigration checks on behalf of their landlords. HomeLet Verify is our bespoke, fully-functional system that not only performs the checks for you, it securely stores any relevant information on your behalf too.

HomeLet Verify is:

- reliable and easy to use – with simple questions to answer
- accessible directly through our agent platform, Connect
- secure, with copies kept of all documentation
- quick, with detailed reports that are easily accessed

Plus, you can:

- set and control your team's user permissions
- search by address, so you can see all tenants that live in the same property

For more details please visit homelet.co.uk/letting-agents



What next?

Get to know more about our products and services by visiting homelet.co.uk or give us a call on **0800 035 8252** and one of our friendly New Customer Team will be on hand to talk you through any questions you may have.

Alternatively, contact your **HomeLet Representative**, they'll pop in for a further chat or give you a call to get you started.

We look forward to putting our heart into your business!



0800 035 8252

homelet.co.uk/letting-agents

HomeLet
Hestia House
Edgewest Road
Lincoln
LN6 7EL



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