

JUST LANDLORDS

User Guide for Letting Agents

Getting Started

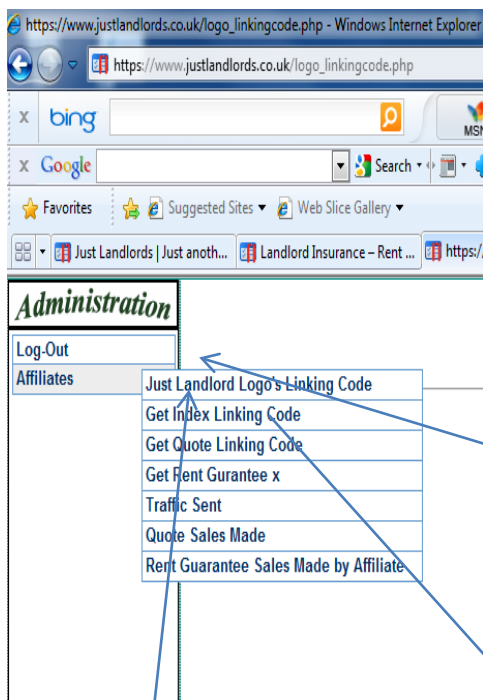
Samantha Miles

June 2011



Getting Started, Affiliate Back Office, Approved Wording, Conditions for Rent Guarantee, Support, Products, IAR, Contact Information.

Getting Started



Click into Just Landlord Logo's linking code



There are four differing size links (above) for you to choose. These are used for advertising only and you will need to place near your own logo. These will not allow the landlord to get to the search engines and are best placed on your first page.

Link 1: (120x600)

To select all the code below [Click Here](#) and then use 'Control-C' to copy the text into you

```

Follow the Above Link By Clicking Below :



Link 3: (160x400 Rent Guarantee)

To select all the code below [Click Here](#) and then use 'Control-C' to copy the text into your web page.

```
affiliateid_value=20101021" target="_blank">
```

Follow the Above Link By Clicking Below :

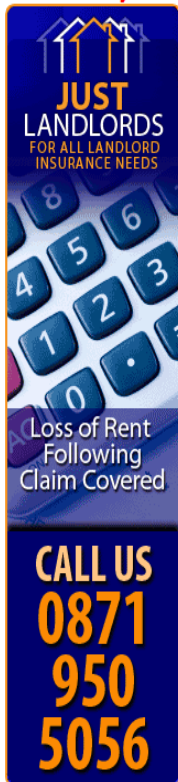


Link 4: (160x600)

To select all the code below [Click Here](#) and then use 'Control-C' to copy the text into your web page.

```
affiliateid_value=20101021" target="_blank">
```

Follow the Above Link By Clicking Below :



Link 5: (300x250 Rent Guarantee)

To select all the code below [Click Here](#) and then use 'Control-C' to copy the text into your web page.

```
<A href="http://www.justlandlords.co.uk/index.php?
affiliateid_value=20101021" target="_blank">
```

Follow the Above Link By Clicking Below :



Link 6 and 7 has a banner with access to the Just Landlords web site and can be used at footers to a page.

Link 7: (468x60\_2)

```
To select all the code below Click Here and then use 'Control-C' to copy the text into your web page.
affiliateid_value=20101021" target="_blank">
```

Follow the Above Link By Clicking Below :



Link 8: (Text\_1)

```
To select all the code below Click Here and then use 'Control-C' to copy the text into your web page.
<A href="http://www.justlandlords.co.uk/index.php?
affiliateid_value=20101021" target="_blank">Instant online Landlord
Insurance quotes
```

Follow the Above Link By Clicking Below :
Instant online Landlord Insurance quotes

Link 8 has no mention of Just Landlords and will take the landlord straight to the quotation forms.

Get Quote Linking Code

Get Rent Gurantee x

Choosing these options allows a landlord to go direct to information gathering areas which can be co-branded with the lettings agents' logo and the approved phrase.

Link 1: (Online Quote Button)

Link 1: (250 x 75 Quote Banner)

```
To select all the code below Click Here and then use 'Control-C' to copy the text into your web page.
<A href="http://www.justlandlords.co.uk/letting-agent-quote_01.php?
affiliateid_value=20101021" target="_blank"></iframe>
```

These are the I frame options.

|                                       |
|---------------------------------------|
| GET RENT GURANTEE x                   |
| Traffic Sent                          |
| Quote Sales Made                      |
| Rent Gurantee Sales Made by Affiliate |

Traffic sent will list everyone who has visited the site and are tracked through the web links. Quote sales and rent gurantee sales list all policies taken.

Approved wording to be used in conjunction with the co-branded web links

For Landlords Insurance – buildings and or contents.

“We have partnered with Just Landlords to provide you with exceptional landlord insurance; they have designed their Landlord Insurance policy to be straight forward, easy to arrange and to provide the widest cover available. In fact they feel that they have covered everything in their policy that you, the landlord would need when insuring your investment. The policy is rated 5 Star by independent financial research company, Defaqto and provides some of the highest quality cover in the market.

If you would like an instant quote for your Landlord Insurance please click on the button below.”

*(Please use this with the Get Quote Linking code and place above the Instant Online Landlord Insurance Quotes link)*

**Instant Online  
Landlord Insurance  
Quotes**

For Rent Guarantee and Legal Expense Cover

“All landlords run the risk of rent default by a tenant. Even the best checks and references cannot predict a tenant falling on hard times and not being able to pay the rent. Could you cover your expenditure if this happened?

In the current economic climate, many landlords are finding the frequency of late payments is increasing as tenants struggle with rising unemployment and increased bills. Recovering arrears can be difficult and costly for landlords, without any guarantee of success.

You are now able to arrange Rent Guarantee Insurance from our preferred insurer partner Just Landlords, their policy will provide cover against your tenant defaulting or failing to pay the rent.

Key Benefits of a Just Landlords Rent Guarantee Insurance Policy

- Rent Arrears covered up to £50,000 per incident
- Legal Expenses covered up to £50,000 per incident
- There is No Excess to Pay

|                 |                                        |
|-----------------|----------------------------------------|
| 6 Month Policy  | £58.30 including insurance Premium Tax |
| 12 Month Policy | £90.10 including insurance Premium Tax |

Rent Arrears paid for an unlimited period of time

- 6 or 12 Month options
- All tenant types accepted

Rent Guarantee protection is easy to arrange, simply click here for instant cover.”

**Instant Online  
Rent Guarantee  
Insurance**

*(Please use this with Get Rent Guarantee code)*

# Rent Guarantee and Legal Expenses Conditions

The policy has conditions which include for rent payment and arrears:

## References

- has obtained a satisfactory reference for each tenant and each guarantor (if required) from a licensed referencing service prior to the tenancy starting
- a detailed inventory of the contents and condition of the property with supporting photographs which the tenant has signed
- kept clear and up to date rental records

## A satisfactory reference is defined as:

- a) A credit history check (including the Enforcement of Judgments Office, County Court Judgments and bankruptcy) against the tenant or guarantor from a licensed Credit Referencing Company showing no County Court Judgements in the last 3 years and no outstanding County Court Judgements.
- b) A written Employers Reference confirming the tenants salary and that the position is current and permanent (or other financial source) – their salary must be sufficient to meet the rent.
- c) Where the tenant has let a property before a reference from the previous landlord or managing agent confirming that there are no rent arrears or incidents of neglect at the property.
- d) Copies of 2 forms of identification from the tenant and/or any guarantor.

## Conditions for repossession include:

- the landlord or letting agent must give the tenant the correct notices telling them that the landlord wants possession of the property
- all posted pre-agent notices and pre-proceeding notices must be sent by recorded delivery post.

## Support

Our training site allows you to visit and see how the links and banners will work. This is a training site only and no business can be transacted although quotes can be done. Please remove any tracking cookies from your browser when exiting the site.

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

To co-brand your own website quotations and the information gathering sections then please email your company logo so that we can attach it in the Letting Agent sections.

The Rent Guarantee web link goes directly into information gathering as it is a fixed fee product.

Monthly statements issued with all sale transactions however, Just Landlords complies with the 14 day cooling off period so please be aware that payments may go over to the next month.

## Insurance Products Available

- **Tenanted Property** – designed with landlords in mind and has been rated 5 Star by independent finance research company Defaqto. Buildings and/or contents and the buildings cover come with £5000.00 worth of free contents to cover carpets, curtains, blinds and white goods.
- **Unoccupied Property** – in between tenants or awaiting tenants, being renovated or decorated – this covers a whole host of empty property scenarios and once again, covers the buildings and/or contents.
- **Rent Guarantee and Legal Expense** – no excess with payments for rent and any arrears plus on-going legal expenses. (This needs to be taken on or before the tenancy starts – it can be granted after the tenancy date but will be subject to 90 day no claim period)
- **Eviction of Squatters cover** – can be taken with the unoccupied property insurance or standalone for a 12 month policy.
- **UK Holiday Home or Second Home** – buildings and/or contents and can cover either for own use or letting out to holiday makers.
- **Overseas Property** – building and/or contents and can cover either for own use or letting out to holiday makers. The policy is written in English and subject to English Law.

## Introducer Appointed Representatives

Under the Financial Services and Marketing Act any person introducing an insurance firm or their related products may need Introducer status as it could be a Regulated Activity. To introduce a service and firm to customers it may require a formal relationship and failure to comply with this could be in breach of the Financial Services Authority rules. Introducer Appointed Representative is strictly limited to being an Introducer only and not able to advise on taking the products or services.

### Letting agents promotions and marketing

Any promotions for Insurance should carry a generic information disclosure (e.g. any information relating to insurance is for guidance only and not factual. For further details please seek a suitably qualified adviser). Any promotions mentioning Just Landlords must be approved by Just Landlords and may need a disclosure (e.g. Just Landlords is a trading name of Vasek Insurance which is authorised and regulated under the Financial Services Authority).

### Main Restrictions and requirements are:

- You must not complete any fact finds, proposal forms or other like documentation of give any non-investment insurance contract advice.
- You may only distribute literature or advertisements (non-real time financial promotions) which have been provided by or approved for such use by Just Landlords.

- You must make any prescribed client disclosures required by Just Landlords and accept that you sales and marketing documentation provided by Just Landlords can be used when introducing clients to Just Landlords products and services and these must not be amended or altered without prior written agreement from Just Landlords.
- You will notify Just Landlords immediately in the event of you receiving a complaint in respect of these activities.

## Contact Details

### Just Landlords

30 – 32 Hounds Gate

Nottingham

NG1 7AB

Telephone: 0115 950 5056

Email: [enquiries@justlandlords.co.uk](mailto:enquiries@justlandlords.co.uk)

### Sam Miles

Direct Dial: 0115 908 1487

Email: [samantha.miles@justlandlords.co.uk](mailto:samantha.miles@justlandlords.co.uk)

### Dan Williams

Direct Dial: 0115 908 1486

Email: [daniel.williams@justlandlords.co.uk](mailto:daniel.williams@justlandlords.co.uk)

### Kate Foster

Telephone: 0115 950 5056

Email: [kate.foster@justlandlords.co.uk](mailto:kate.foster@justlandlords.co.uk)

### Accounts Team

Telephone: 0115 950 5056

Email: [accounts@vasek.co.uk](mailto:accounts@vasek.co.uk)

### Claims Team

Telephone: 0115 950 5056

Email: [claims@vasek.co.uk](mailto:claims@vasek.co.uk)