



Cover4LetProperty
Specialists in Landlords Insurance
& Unoccupied Property Insurance

Cover4LetProperty

e-Newsletter

Issue 4 November 2011



November. Where exactly have the last 11 months of the year gone?

This edition of our Newsletter is full of what we think is useful winter protection advice for your Let Property. After the disaster of last years cold spell we must ensure that we protect our investments.

I would like to take this opportunity to thank you for choosing us to insure your property and remind you that we have a friendly expert team here who are ready to answer your questions and queries and to ensure that you are getting the correct protection.

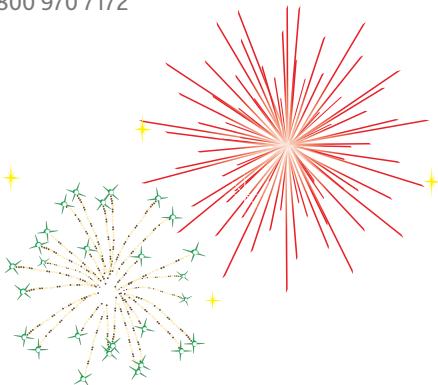
I would encourage you to take the time to enter our caption competition, with £50.00 of vouchers up for grabs it is an easy way to treat yourself in the New Year sales!

Finally, I will take this opportunity to wish you a Merry Christmas and a Happy New Year as our next edition will not be issued until 2012 – how scary is that to type!

Bye for now.

Richard

Richard Burgess MCIM
Director
Cover4LetProperty
0800 970 7172



Cover4LetProperty launches commercial online quote engine

We at Cover4Letproperty are very proud to announce the addition of Commercial Property Owners Insurance to our online quotation engine.

In the past we have been able to provide quotes manually but this new development allows you to go online via the website www.cover4letproperty.co.uk, type in your details and get the quote there and then!

We currently have 2 providers of this insurance, both via Lloyds of London which are Equity Red Star and Novae Syndicates Ltd whom have a wealth of experience.

We can provide quotes for a wide range of property types including shops, offices, restaurants and more!

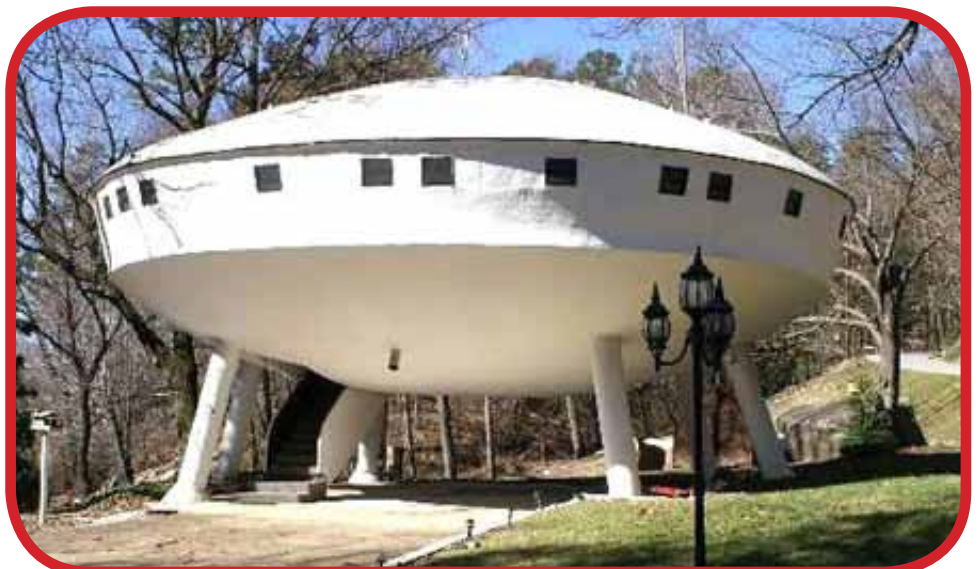
Don't forget that we also have a team of experts ready to take your call on freephone 0800 9707172 and take you through every step of the process. We aim to make buying your insurance as easy and painless as possible and are committed to treating our customers fairly.

Caption Competition

For your chance to win £50 of your choice of gift voucher, have a look at the photo below and give us a caption:

Please submit your entry by email to sophiem@alanblunden.co.uk or by post at our address shown in the contact information.

Closing date for entries: 31st December 2011





A 24hr – 365 days a year flood prevention solution for your home or business

Water leaks and burst pipes can cause a significant amount of damage to a property and its contents in a fairly short space of time. It makes sense, therefore, that the most obvious solution in preventing damage from the impact or an escape of water is being able to shut the supply off as quickly as possible.

Floodcheck® was formed in 1998 for the specific purpose of saving water and protecting properties by preventing floods in homes, offices and commercial buildings.

The very first Floodcheck® product was invented in 1972 when the founder William Saint was studying at London University. At the time he ran a small chain of retail shops specializing in washing machines, dishwashers etc.

The unreliability of these products soon became apparent, and the extensive damage caused by water leaks or floods. William Saint set out to design what we now know as The Floodcheck “MANUAL”

Working with the latest micro-processor electronics and his sound knowledge in electronics and mechanical engineering in 1998 William Saint set out to design a more sophisticated model. The Floodcheck Auto model was invented. In 1998 William Saint entered the Floodcheck Auto Model in the Essex County Council’s Innovation Competition and won the Innovation Award. The product was later granted International Trademarks and Patents. It was tested by the UK water standards to WRAS requirements. With the average excess over £250.00 for water damage claims it makes perfect sense to install a Floodcheck before any leaks or burst pipes occur saving money, damage, cost and heartache putting all the damage right. Floodcheck Auto is very easily installed with normal install time under 1 hour.

Floodcheck is also a useful device to prevent vacant properties from being left unprotected over the winter months and pipes freezing up. In the event no water is used for any 24 hour period, the Floodcheck will assume the property is vacant and unprotected so will turn off the water supply. It will continue to stay off and bleep to advice until the user attends and resets it. If the optional remote control is fitted, pressing the Vacate Mode the Floodcheck will turn off the water immediately and then remove Floodcheck from mains power supply as the Floodcheck may now sit idle for months and could possibly experience power surges coming back into the unit, being automatically removed for main will protect the Floodcheck from possible electrical surge errors.

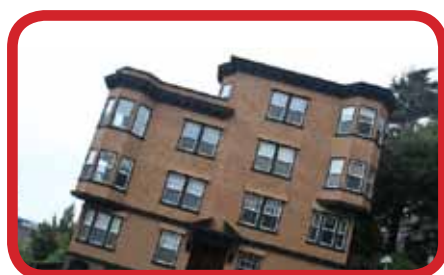
For further information about this produce please go to their website www.floodcheck.co.uk



Previous Caption Winners

Thank you to everyone who entered the last Cover4LetProperty Caption Competition. We were amazed by the quality of the entries received.

Here is a quick reminder of the photo:



Our runner up was Graham Widdowson from Surrey with his entry of:

“Ok, so who let the side down this time?”

But our winner (after a vote from our Communication Team) was Jane Burmingham from Southampton with:

“Look on the bright side, at least we get to meet Sarah Beeny now!”

Many congratulations to Jane Burmingham, who will receive £50 off her next renewal with Cover4LetProperty

Cover4LetProperty Coming To Facebook & Twitter!

If you thought Facebook and Twitter were only for youngsters then think again. You may be surprised at the number of people you know who use these social networks on a regular basis to communicate with friends and colleague.

You may also like to know that we at Cover4LetProperty are also on these sites and we provide information, news and views from the Landlord Insurance world.

Why not log on and connect with us at www.facebook.com/cover4letproperty or on Twitter @Cover4Let and @Cover4Caravans



Winter Weather Advice

Winter is looming and the cold chill has already begun, and if last year's weather is anything to go by then we need to prepare for it. With the increase of properties being let up by 43%, we need to make sure you and your tenants know how to prevent your home being damaged by the winter weather. Last year Cover 4 clients totalled 794 escape of water claims, between 30th November – 31st January, and they are increasing every year!

Keep your home as safe as you can with the tips below:

- Check that the heating in your property is in good working order (if an open fire is used in the property make sure the chimney is swept. We must also be made aware if do have an open fire in your property).
- The loft insulation should be checked to make sure it is adequate in depth and in good condition.
- Repair any dripping taps and leaking radiator valves.
- Repair loose roof tiles and slates to reduce the risk of them falling off and check and clear your gutters.
- Check windows and window frames are firmly fixed and with no possible gaps for rain to penetrate.
- Use some kitchen salt and warm water to help unblock any drains that have frozen.
- If possible ask you tenants to maintain a temperature of at least 15 degrees Celsius during the winter months.

- Make sure your tenants know where the stop cock is so they can switch off the water if pipe bursts or if they are going to be away.
- If your property is unoccupied, make sure that you are covered for escape of water/flooding, and that you or your agents appoint someone to visit the property every 7 days.

If you tenants are going away for the winter make sure they:

- Leave the central heating on, just in case the temperature should drop. If the tenants do not want to leave the heating on they will need to get the central heating system drained and switch off the water supply at the mains.
- If they are going away for a long time, and the heating is being kept on get them to open the loft door so the warm air can circulate to the pipes.
- Also if they go away for a while ask you tenants if it would be possible for someone to go and check on the property daily.

You must tell us if your tenants go away for a 30 day consecutive period, you must also tell us if your tenants move out to ensure your policy is valid.





A – Z of Let Property – J K L

J

Joint Proposer

Joint proposers can be husbands, wives, civil partners or even friends. The term is used to describe two individuals who wish to insure a property in which there is a joint financial interest.

K

Locks & Keys

Our largest insurer Amtrust will cover for the cost of replacing locks and keys of doors and windows. Please ask your advisor for assistance.

L

Property Owners Liability

Liability claims can arise out of accidents caused by the ownership of a building. Perhaps a tile falls from the roof of your property and hits a passer-by on the head, or damages a vehicle on the road. You may have a tenant in the building and they may injure themselves in the property and claim that it was a result of your negligence. All our policies come with a standard £2 million cover this can be extended to £5 million if required.



Contact Information

Cover4LetProperty

Contact Information:

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Tony Thorne –Account Handler
Daniel Watson – Account Handler
Crystal Warrington – Account Handler

TM
LandlordZONE
RENTAL PROPERTY KNOWLEDGE

LandlordZONE.co.uk, now in its 12th successful year of operation, was one of the first property portals and is still one of the most visited.

We have been associated with Alan Blunden and Co (Cover4LetProperty insurance) almost from the start.

Our philosophy of free and open access for all and offering quality, reliability and value for money to Landlords and letting Agents has proved itself again and again over time.

We try to ensure that all products advertised have a proven record of good and reliable service for UK private landlords and letting agents.

The site is now receiving over 1.5m visits per year, (800,000) of which are unique visits) on average over 500,000 pages are viewed every month.

LandlordZONE hosts perhaps the busiest rental property Question and Answer Forum in the UK – if you have a Landlord & Tenant

problem, posting on the LandlordZONE forum (anonymously) will give you a credible answer within hours.

The site also hosts one of the most comprehensive supplier's Directories of Rental Property products in the UK, with over 10,000 suppliers listed – if you need anything connected with rental property you are bound to find a supplier near you on the LandlordZONE Directory.

Our Member and e-mail Newsletter subscriber list has grown continuously since 1999: we currently have a high quality subscriber base (predominantly landlords) of over 85,000 registered subscribers receiving our monthly e-mail Newsletter. We are now planning a weekly LandlordZONE e-mail up-date with news, forums posts and topical landlord information.

We are totally independent company dedicated to helping landlords, agents and quality suppliers to manage their properties and to market their products and services in a cost-effective way.