### Tenants Contents & Liability Insurance







# Why recommend Tenants Liability Insurance?

Tenants Liability Insurance (TLI) covers tenants for accidental damage to their landlord's furniture, fixtures and fittings.

Cover levels in Tenants Liability Insurance are much higher than most deposits, particularly when deposits are being restricted from 1<sup>st</sup> June 2019, to 5 weeks rent equivalent (for annual rents of less than £50,000).

Deposit disputes are usually lengthy and often bad natured, but can normally be avoided with this type of insurance policy, providing tenants with the comfort that accidental damage to their landlords furniture, fixtures and fittings can be covered without impacting their deposit.

From June 1<sup>st</sup> it will not be possible to require tenants to prove they have a suitable TLI policy before allowing them to move in, or force it through the tenancy agreement, but it will always be a good idea to recommend such insurances as best practice for peace of mind for the tenant.

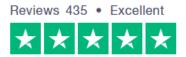
Tenant Liability cover may also be particularly useful, placing the tenant in a stronger position when they need to negotiate for a pet to be permitted in the property, and provide them the reassurance that their deposit is protected from pet related accidental damage.

Protect Landlord assets by recommending Tenant Liability Insurance



### We've partnered with the best provider





Urban Jungle is a new type of online-only insurance business specialising in renters insurance.

"Brilliantly easy set up and lots of thoughtful little extras like sending your documents to friends and family with one simple click."

### **Lightning Fast**

Built for busy renters. Tenants can get covered in 5 minutes flat.

### **Great Deals**

They work with a range of insurers to get great prices for quality insurance.

### Flexible Cover

Quick and easy to update policies if any circumstances change.

### **Trusted Provider**

They are a top rated home insurer on Trustpilot with a 9.6/10 TrustScore rating from more than 450 reviews.



## Automated earning potential through Veri-Check

Veri-check have done all the hard work for you, to organise tenants consent to receive promotions regarding Urban Jungle for tenant related insurances.

The system, when you choose to participate, will automatically offer applicants the option to consider Urban Jungle, and process the referral in real-time. The applicant is part registered with Urban Jungle at this stage, and the process is handled without the need for any intervention from you as the Agent.

From the tenants referencing logon they will be able to click on a link where they can read more details, contact us to ask questions, and buy a policy online.

Buying an insurance policy through Urban Jungle is extremely easy and tenants can get covered in just five minutes.

Tenants Liability Insurance starts at only £40 per year, and one £40 policy covers everyone on the same tenancy agreement (typically other suppliers charge approx. £100 for similar cover) offering great value to tenants.

Urban Jungle also sell Tenants Contents Insurance from £5 per month (which includes the TLI cover). This allows the tenant to cover their own belongings with Tenants Liability Insurance included. As most tenants will plan to get their own contents insurance, this is a good opportunity to do it and sort their Tenant Liability Insurance at the same time with the same policy.

Additional speciality 'Gadget' cover is also available as an add-on to standard contents cover through Urban Jungle, as well as 'Shared Home Contents Insurance' should the tenants have additional requirements.



## We pay you for referring your tenants

As an Agent with Veri-Check, when you select this service you will receive a commission of 5% of the purchase premium whenever your tenants buy, pay for & retain a policy from Urban Jungle.

Commissions will be automatically calculated each month and credited to your referencing account without having to do a thing. We'll just keep you updated.



Should you wish to promote Urban Jungle further, your team can share the details with tenants & refer them to the link which will be available via their referencing logon. Please note that you cannot make recommendations relating to the policy details, but sharing details for consideration by the tenant is acceptable.

Please contact your Referencing Assessor directly to enrol in this free service and start earning now, or contact support@veri-check.co.uk to discuss with our team.



### A fresh approach to tenant referencing, with you in control

