



The Letting Agent Tool Kit

*Essential services
for your business*



PRS Property
Redress
Scheme

CMP[™]
Client Money Protect

**HAMILTON
FRASER**
PROFESSIONAL
INDEMNITY

**my
deposits**
DEPOSIT PROTECTION

Introduction:

As an Agent you want to deliver the best possible service to your clients. The following are products that assist you to comply with your legal responsibilities and also provide peace of mind to your clients.



PRS Property Redress Scheme

Authorised By:

**NATIONAL
TRADING
STANDARDS**
Estate Agency Team
Protecting Consumers
Safeguarding Businesses

 Department for
Communities and
Local Government

Property Redress Scheme (PRS)

It is a legal requirement for all Property Agents to join a government authorised consumer redress (ombudsman) scheme.

The **PRS** is a new, easy to join and use redress scheme appointed by government to help resolve consumer complaints made against letting, property management and estate agents and other property professionals.

The **PRS** is administered by HF Resolution Ltd and is governed by an Independent Advisory Council consisting of experienced representatives from all areas of the property industry.

www.theprs.co.uk
Call 0333 321 9418

CMPTM
Client Money Protect

Client Money Protect (CMP)

CMP is a membership scheme which provides agents with Client Money Protection, aimed at agents that wish to access this valuable protection without the need to join a trade body.

Joining **CMP** protects landlord and tenant monies against theft and misappropriation by the owners of the Member.

Client Money Protect is a standalone membership scheme administered by Hamilton Fraser. Being a member entitles you to a free legal helpline provided by ARC Legal Assistance and discounted deposit protection fees with mydeposits.

www.clientmoneyprotect.co.uk
Call 0333 321 9414

arc
legal assistance

Hamilton Fraser Professional Indemnity

If one of your clients believes that the advice or service you have given has caused them a financial loss, they could issue legal proceedings or make a complaint to a redress scheme about you. Professional Indemnity Insurance provides you with defence costs on a civil liability basis for all work carried out since inception of the business and covers dishonesty and fraud by employees up to the limit of indemnity.

www.hfprofessionalindemnity.co.uk

Office

You can extend your Professional Indemnity Insurance to include cover for your business premises, equipment, laptops and other portable equipment, liabilities and business interruption.

Hacker

Hacker Insurance protects your business against unauthorised access to your website, intranet, computer system, network, telephony equipment or data you hold electronically.

Directors and Officers Insurance

In the unlikely event of a claim from an employee, shareholder, customer or regulatory body in diverse areas such as Health & Safety, racial, sexual and age discrimination or corporate manslaughter, this policy is designed to protect you from such risks if you personally are held liable.

www.hamiltonfraser.co.uk
Call 0345 310 6300



my deposits

Using **mydeposits** for your tenancy deposit protection requirements is a way of ensuring that you comply with the law and also promote your business as a professional and well run agency to your landlord and tenant clients.

With a simple and quick solution to managing deposits, face-to-face visits from our business development team, and a trusted, award winning alternative dispute resolution service, it's easy to see why **mydeposits** is the choice of over 3,500 Agents, across England and Wales.

www.mydeposits.co.uk
Call 0345 362 3086



Authorised By:



Department for
Communities and
Local Government



LETTING AGENT BUNDLE:

One application and one fee starting at:

£499 plus vat*

Save up to £200

Usually **£95** plus vat (entry model)

www.theprs.co.uk

PRS Property
Redress
Scheme

Usually **£299** plus vat

www.clientmoneyprotect.co.uk

CMPTM
Client Money Protect

Usually **£195** plus 9.5% IPT

www.hfprofessionalindemnity.co.uk

HAMILTON
FRASER
PROFESSIONAL
INDEMNITY

Usually **£100** plus vat to join

www.mydeposits.co.uk

my
deposits
DEPOSIT PROTECTION

THE LETTING AGENT BUNDLE IS AVAILABLE BY CONTACTING ANY OF THE ORGANISATIONS AND QUOTING 'LETTING AGENT BUNDLE'.

* Terms and conditions apply for each of the products.

PRS is an authorised introducer for Hamilton Fraser.

Client Money Protect is a trading name of CM Protect Limited.

CM Protect Limited is a subsidiary of and an Introducer Appointed Representative of HFIS plc.

Hamilton Fraser is a trading name of HFIS plc.

HFIS plc is authorised and regulated by the Financial Conduct Authority.

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