



CONTENTS

Page 2 **Tenant Fees**

Page 3-4 **Tenant Terms & Conditions**

Page 5 **Landlord Fees**

Page 6 **House Sales Packages**

Page 7 **Association of Residential Letting Agents Certificate (ARLA)**

Page 8 **National Associations of Estate Agents Certificate (NAEA)**

Page 9 **The Property Ombudsman Certificate**

Page 10 **ICO Certificate**

Page 11 **Professional Indemnity Insurance Certificate**

Page 12-13 **Client Money Protection Insurance Certificate**

Tenancy information

Please note the charges listed below are the MAXIMUM fees that will be applied unless stated otherwise.

<u>Fees and Charges</u>	
Holding Deposit	max one week's rent
First months rent	in advance
Tenancy Deposit	5 weeks
Early termination (requested by Tenant)	Remarketing fee equal to one months rent plus all rent until the property is relet.
Late Rent	interest charged at 3% above Bank of England base rate when rent is more than 14 days late
Lost key (or security device)	equivalent to cost incurred
Changing tenancy documents (after commencement of tenancy)	£60 inc VAT
Change of sharer (at tenants request)	£60 inc VAT
Overpaid rent, when tenancy finished	£48 inc VAT
Reference to a new landlord 1 st Reference	FREE
Reference to a new landlord 2 nd Reference	£48 inc VAT

Pets

Most experienced landlords have had problems with pets over the years and most are reserved about accepting animals, especially dogs and cats. Therefore, by default most of our properties are non-pet friendly. However, we believe not all animals or animal owners are the same. If you have animals, and are interested in our properties; we would like you to tell us about your animals and to tell us about you. For example, is your cat an inside or outside cat. What is the breed, size and age of the dog? What happens to the dog during the day, how long will it be left home alone, is it caged? How old are you? Sometimes we are able to get landlords to change their mind by offering an additional amount of rent for the 1st Animal, circa £20 per calendar month.

The Initial Money will be confirmed and must be paid by bank transfer. We do not have the facilities to accept cash.

Kerrigans Property Ltd is a member of and covered by the ARLA Propertymark Client Money Protection Scheme. Kerrigans Property Ltd is also a member of a redress scheme provided by The Property Ombudsman . Copies of the TPO Code of Practice and our complaint handling procedure are available from any of our branches.



How to Apply

Tenancy Commencement Date

Applying for a property couldn't be simpler. Transfer 1 weeks rent as "Holding Deposit" to the account details below. Contact the office and we will send you a link to your phone, that will allow you to upload some of your documents such as passport, bank statements & proof of residency. Some of these documents we will need to see also such as passport, so we'll invite you into the office to review them.

All parties living in the property over 18 need to be referenced.

If the property you viewed is vacant, we will expect the tenancy to commence no longer than 7 days after payment of holding deposit.

If the property is occupied, please make sure the dates the occupant is moving co-inside with your moving timetable.

Applications Process

When you have made the decision to rent a property, we would ask you to pay some monies. We work on a first come first serve basis of monies received.

We will send you your banking details to allow the payment to be made by BACS.

Please Credit Check yourself before paying any money to Kerrigans.

Popular properties are always in high demand and rent quickly.

All Monies Payable before Tenancy commencement need to be paid by BACS

To Support Your Application, you will be asked to upload or we might want to see the following documents:

- 1. Photo proof of identity (Driving Licence/ Passport etc.)**
- 2. Two proofs of residence dated within last 3 months (Utility Bill, Council Tax etc.)**
- 3. Last THREE months bank statements. Bank Statements should clearly show rent and other bills being debited and wages being credited.**
- 4. We will write to your Employer and Landlord**
- 5. ALSO, as well as doing references the agent reserves the right to do an inspection of the tenants current property.**

Do I earn enough?

We need your income to be at least 2½ times the rent, so if your monthly wage is £1,000 you can afford a property under £400 per month.

Guarantors need to earn 3 times the monthly rent.

Monthly Rent	Monthly Wage	Annual Wage	Weekly Wage
£400	£1000	£12000	£230.77
£500	£1250	£15000	£288.46
£600	£1500	£18000	£346.15
£750	£1875	£22500	£432.69
£1000	£2500	£30000	£576.92

Do I need a Guarantor?

If you do not earn enough, we may accept an application supported by a Guarantor, but not all properties will accept a Guarantor.

Is your income not enough to afford the rent? (see above)

Do you have a bad credit history or low credit score?

Are you under the age of 25 or moving away from parents for the first time?

Have you been in CONTINUOUS employment for 1 year?

Are you newly self employed? (less than 2 years)

Have you lived in the UK for less than 3 years? (including British Citizens that have been working abroad)

Is your English not good enough to communicate or understand our paperwork?

Is my Credit Score Good Enough?

We partner with Equifax to do credit checks. This allows you to take control of doing your own credit check and managing your own credit score ongoing.

These ratings are only suitable for Equifax. They won't work with Credit Karma, Experian or Clearscore.

Please Credit Check yourself before paying any money to Kerrigans.

Rents	Equifax Score
FAIL	Below 580
Under £650	Above 669
£650 - £850	Above 740
Above £850	Above 800
Guarantor	Above 800

Version 10

TERMS & CONDITIONS

TENANCY APPLICATION

A tenant should familiarise themselves with the governments guide to renting a property which has been prepared with you in mind to assist in making your decision. [How to rent Guide](#).

Please make sure you have a Right to Rent UK accommodation by checking the following website. [Right to Rent UK](#)

Referencing

All persons over the age of 18 years of age looking to live at the property are required to sign the tenancy and therefore be subject to references.

Holding Deposit

A holding deposit is paid to secure the property and normally we would take the property "off active marketing" when the monies are paid. Subject to satisfactory referencing the property is yours.

As a holding deposit this money is non-refundable in any circumstances should you, the applicant, not wish to go ahead with the tenancy for any reason. If you are accepted and we commence the tenancy the holding deposit will be transferred towards the first months' rent.

If it is the applicant's intention to get a friend or relative to pay the Holding Deposit, Reference Fee, they should make sure the person paying has read these terms and conditions. You should discuss whether you will be repaying these monies to them throughout the tenancy or whether we will be repaying them the monies at tenancy end. Clear instructions should be given regarding who is paying and how the money will be repaid. Receipts will only be posted to the applicant and it is the applicant's responsibility to forward a copy to anyone who has assisted with payment.

Failed Application

If the referencing application is not successful you will automatically lose your holding deposit.

We reserve the right to fail an application if we receive bad references, credit check or if you are rude to our staff during the application process.

Change in Landlord's Circumstances

If for whatever reason the circumstances of the Landlord changes and we have to withdraw the property, then all of the holding deposit and the application fee will be refunded.

Rent

The rent is calculated as a calendar monthly figure. A minimum of a months' rent is payable before the start of the tenancy. If the date of tenancy commencement is after the middle of the month, we will also invoice you the pro rata rent for the remainder of the month, which means you will be paying up to 1.5 months' rent before move in. Rent is then collected on or before the 1st of each month following - by standing order.

Guarantor

A guarantor is somebody who co-signs on the tenancy agreement, so that if there are any rental arrears or property dilapidations, that the tenant is unable or unwilling to pay, then the guarantor is responsible for the payment to be made.

Self Employed

We will require a guarantor to co-sign on the tenancy agreement for anyone that is newly self-employed, under 2 years. We will require sight of [SA302](#) for all parties that are self-employed. We only accept Accountants References from Bona-Fide Accountants, to avoid doubt that means Accountants that are qualified, members of a ROBUST governing body and carry Professional Indemnity Insurance.

Pets

Most experienced landlords have had problems with pets over the years and most are reserved about accepting animals, especially dogs and cats. Therefore, by default most of our properties are non-pet friendly. However, we believe not all animals or animal owners are the same. If you have animals and are interested in our properties; we would like you to tell us about your animals and to tell us about you. For example, is your cat an inside or outside cat. What is the breed, size and age of the dog? What happens to the dog during the day, how long will it be left home alone, is it caged? How old are you? Sometimes we are able to get landlords to change their mind by offering an additional amount of rent for the 1st Animal, circa £20 per calendar month.

PERMITTED PAYMENTS

- Payment of **up to £50.00** if you want to change the tenancy agreement, per change.
- Payment of interest for the late payment of rent at a rate of **3% above Bank of England Base Rate**
- Payment of **£50.00 plus the cost of any locksmith, lock or key copying service** for the loss of keys/security devices
- Payment of any unpaid rent or other reasonable costs associated with your early termination of the tenancy
- Other Charges and clauses will be itemised within our tenancy agreement.

TENANCY COMMENCEMENT

Deposit/Bond(s)

The Deposit, of up to 5 weeks rent, will be collected by Kerrigans and will be sent to The Deposit Protection Service (The DPS) in accordance with the Terms and Conditions of the DPS. The Terms and Conditions and Alternative Dispute Resolution ADR Rules governing the protection of the Deposit, including the repayment process, can be found at "The Deposit Protection Service" The Pavilions, Bridgewater Road, BRISTOL, BS99 6AA. Tel No.: 0330 303 0030. [www.depositprotection.com](#)

The DPS will write to you within the first 30 days of your tenancy acknowledging the monies we have lodged on your behalf. They will invite you to login to their site. It is important you do this in a timely manner, otherwise it can slow down the repayment of your monies at the end of the tenancy.

Condition Report

Prior to moving a tenant into a property, we carry out a photographic schedule of condition and a video inventory. We invite you to be present and to contribute in this process, by asking the clerk to zoom in or photograph any issues. A good inventory will benefit both landlord and tenant. It represents a statement of condition and an inventory of items included within the tenancy at the point that you initiated the tenancy. All subsequent periodic inspections, which are normally quarterly, and the final inspection are judged against this. Our inventory records the cleanliness and condition of the property as well as an inventory of every room including appliances, flooring, walls, ceilings and any fixtures and fittings. It will also include a photocopy of all keys provided.

Check In

On check in we will fill in our inspection sheet and ask you to sign it. It is in your own interest to make sure the property is maintained and returned in the same condition as at the start of tenancy. On moving into the property, you will be accompanied by a member of Kerrigans staff and or the Landlord. The check-in procedure will cover familiarisation with heating system, locating the utility meters, and reviewing the condition report.

Tenancy Agreement (AST)

A blank agreement will be given to you to study in your own time. The tenancy agreement you will be asked to sign on Check-in is a legal document and binds you to legal obligations and liabilities should you be in breach of its terms. It is therefore very important that you understand what you are signing. The only information missing will be details relating to the specific property, the landlord and any extraordinary conditions.

Utilities

All utilities are your own responsibility. For example: Utilities – gas, electricity, water, Communications – telephone and broadband, Installation of cable/satellite, Subscription to cable/satellite supplier, Television licence, Council Tax.

Contents Insurance

We would strongly recommend you take an insurance policy that covers the liabilities required on you in the tenancy agreement, sometimes called "Tenants Liability" or "Accidental Damage" Cover for the Landlords Buildings and Contents. The policy should also cover you for break-in by forcible means, replacement locks following theft of keys. Some insurance companies will include this, FREE OF CHARGE in a Contents Insurance Policy. You should understand the landlord will not be providing Insurance Cover for your belongings and we do not expect you to take an insurance policy to cover the Landlords Buildings or Contents. We can recommend companies that will quote you for the same.

TENANCY END

Check Out

A final inspection is done once you have moved ALL your belongings out. We normally meet you at the property, collect the keys, take meter readings and check the property against the condition report done at tenancy start. Please do not try and leave us any furniture. Areas that are quite often overlooked are extractor fan housings and the inside of window frames. We can recommend professional contractors for gardening or cleaning.

Deposit Money return

Assuming you comply with the terms of your tenancy. You may apply to get your deposit back after we have done your final inspection and you have given us your keys back. The DPS mandate to return your monies within 7 days of your request.

CLIENT PROTECTION:

Kerrigans Property Ltd are members of:

National Association of Estate Agents NAEA Membership Number M0038797
Association of Residential Letting Agents ARLA Membership Number M0038797
The Property Ombudsman TPO redress scheme Membership Number N00637
ICO Data Protection Certificate ZA190813

To give our clients confidence:

Professional Indemnity Insurance underwritten by QBE Pol No. PJCT021123
Client Money Protection Insurance PropertyMark CMP C0002913

Call Recording and CCTV

Please note that all incoming and outgoing calls may be recorded for training and monitoring purposes. CCTV systems are also in use within our office.

Kerrigans are fully compliant with GDPR (Data Protection) regulations. Our Privacy Policy can be viewed [online](#). Where a party is named on the tenancy agreement either as a relevant person, guarantor or simply a joint tenant. The tenant consents for the agent or landlord to have open and frank conversations with other parties without further authorisation.

OTHER SERVICES OFFERED THROUGH THIS OFFICE

Estate Agency, Financial consultants and all forms of Insurance.

You can find out more details on our website [www.kerrigans.co.uk](#)



<u>Landlord Rental Fees</u>					
<u>Agency Type</u>	<u>Bronze</u>	<u>Bronze Plus</u>	<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>
	<u>Introduction Only</u>	<u>Let Only</u>	<u>Let & Rent Collection</u>	<u>Let & Full Management</u>	<u>Tenancy with Kerrigans</u>
Set Up Fee	£300 Upfront Payment	120% (100%+VAT) of a months' rent (Minimum Charge £600)	90% (75%+VAT) of a months' rent	90% (75%+VAT) of a months' rent	N.A.
Management Package Rent Under £999	N.A.	N.A.	12% (10%+VAT)	15% (12.5%+VAT)	N.A.
£1000-£1999			11.4% (9.5%+VAT)	13.2% (11%+VAT)	
£2000-£4999			10.8% (9%+VAT)	12% (10%+VAT)	
£5000+			10.2% (8.5%+VAT)	10.8% (9%+VAT)	
Advice on property presentation	✓	✓	✓	✓	✓
Prepare Marketing Literature	N.A.	✓	✓	✓	✓
Erect "To Let" Board	✓	✓	✓	✓	✓
Advertise property website and portals	✓	✓	✓	✓	✓
"Right to Rent" Checks	£75 per applicant	£75 per applicant	✓	✓	✓
Accompanied Viewings	N.A.	✓	✓	✓	✓
Interview all prospective tenants	N.A.	✓	✓	✓	✓
References of major income earner including; credit checks, landlord and employer	£120 per applicant	✓	✓	✓	✓
Arrange Gas & Electric Checks, Energy Performance Certificate & Legionella Risk Assessment	£120 if required	✓	✓	✓	✓
Liaise with Building Society or Bank	N.A.	✓	✓	✓	✓
Assist, advise or arrange Buildings & Contents Insurance	✓	✓	✓	✓	✓
Tenancy Agreement preparation	£120	✓	✓	✓	✓
Change Utilities into tenant's name	Landlord to arrange	Landlord to arrange	✓	✓	✓
Initial Inspection	£90 if required	£90 if required	✓	✓	✓
Video Inventory	£90 if required	£90 if required	✓	✓	✓
Written Inventory	£200 if required	£200 if required	£120	£120	✓
Rent Collection	N.A.	N.A.	✓	✓	✓
Rental Warranty (6 Months)	N.A.	N.A.	✓	✓	✓
Rental Warranty (Renewal)	N.A.	N.A.	£120.00 offered at 6-month stage	✓	✓
Account to Landlord Monthly	N.A.	N.A.	✓	✓	✓
Preparation of Legal letters & or Statutory Notices	Between £75 - £120 if required	Between £75- £120 if required	✓	✓	✓
Quarterly Inspection	£120 if required	£120 if required	✓	✓	✓
Arrange Repairs up to £200	Landlord to arrange or £75 per instance	Landlord to arrange or £72 per instance	Landlord to arrange or £40 per instance	✓	✓
Renew Tenancy 12 months or more	£150 if required	£150 if required	✓	✓	✓
Renew tenancy less than 12 months	£150 if required	£150 if required	£150 if required	£150 if required	✓
Withdrawal of Management	N.A.	N.A.	75% of one months rent (See 1.3)		N.A.
Final Inspection	£150 if required	£150 if required	✓	✓	✓
Income between tenancies	NA	N.A.	N.A.	N.A.	✓
Void Property Management	N.A.	N.A.	3%	3%	✓
Withdrawal Fee whilst marketing "To Let."			£300 + Disbursements		
Combined marketing "For Sale" & "To Let"			£120 + All Disbursements involved in which, ever marketing package was unsuccessful assuming we take the other to completion.		
Valuations and assistance with purchasing other properties			15% of any negotiated reduction in the asking price. If purchase falls through we reserve the right to charge for our time at £3.00 per minute + VAT.		
Project Management Services (Large jobs)			15% (12.5%+VAT) of all estimates or invoices.		

VAT is included in all our Fees



House Sales Packages

<u>Hybrid Estate Agency</u>	<u>Traditional Estate Agency</u>
Payable Upfront £750+VAT = £900	Payable on Completion £1500+VAT=£1800
Marketing Advice	Marketing Advice
You choose your own marketing price	We choose your marketing price together
Marketed Until Sold	Typical Contract Length 8 weeks. Typically No Withdrawal Fee.
Listing Fee = £900	No Listing Fee
For Sale Board erected	For Sale Board erected and replaced if lost or stolen
Professional Photos and Floorplan	Unlimited Professional Photos and Floorplan
PDF Brochure Produced	Hardcopy Brochure Available
Advertising on Portal & Website	Advertising on Portal & Website
You do your own Viewings	We assist with Accompanied Viewings
You receive your own offers and make your own decisions	We receive offers on your behalf, financially qualify your purchasers and give advice as to whom is the best for you, negotiating the best possible price achievable to satisfy Open Market Value
We will offer a panel of solicitors at preferential rates for you to instruct.	We will offer a panel of solicitors at preferential rates and instruct your solicitor for you.
You will need to Liaise with Mortgage Advisors, Solicitors and other Estate Agents	We liaise with all professional parties (Chain Chasing) and give regular feedback to Seller & Purchaser, until completion.
<i>Kerrigans do not and will never receive "kick backs" or referral commission from Solicitors or Mortgage Companies</i>	<i>Kerrigans do not and will never receive "kick backs" or referral commission from Solicitors or Mortgage Companies</i>
<i>Might better suit someone that has bought and sold many times, is confident and self assured to do their own viewings and has a good understanding of their own market value. Understands the Conveyancing Process and is able to talk to Solicitors, Mortgage Advisors and Estate Agents.</i>	<i>Let us do all your HARD WORK.</i>

arla | **propertymark**

PROTECTED

This is to certify that

Anthony Kerrigan FNAEA FARLA CRLM CPEA

is a member of ARLA Propertymark

ARLA Propertymark membership ensures maximum protection for clients; offering Client Money Protection, Professional Indemnity insurance, membership of an independent redress scheme and being subject to Propertymark Conduct and Membership Rules and Disciplinary Procedures.

Membership No

M0038797

Valid to

31/12/2025



President



Chief Executive

naea | propertymark

PROTECTED

This is to certify that

Anthony Kerrigan FNAEA FARLA CRLM CPEA

is a member of NAEA Propertymark

NAEA Propertymark membership ensures maximum protection for clients; offering Client Money Protection, Professional Indemnity Insurance, membership of an independent redress scheme and being subject to Propertymark Conduct and Membership Rules and Disciplinary Procedures.

Membership No

M0038797

Valid to

31 December 2025



President



Chief Executive

Data Protection Registration Certificate

Kerrigans Property Ltd

23 Windsor Road
Doncaster
DN2 5BS

Registration reference: ZA190813

Date registered: 06 July 2016
Registration expires: 05 July 2026



Issued by: Information Commissioner's Office,
Wycliffe House, Water Lane, Wilmslow, Cheshire
SK9 5AF

Telephone: 0303 123 1113
Website: ico.org.uk



Gallagher

Insurance | Risk Management | Consulting

Custom House
The Waterfront
Level Street
Brierley Hill
West Midlands
DY5 1XH
www.ajg.com/uk

TO WHOM IT MAY CONCERN

09 July 2025

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

Insured Details:

Name(s) **Kerrigans Property Limited**
Postal Address **23 Windsor Road, Doncaster, South Yorkshire, DN2 5BS, United Kingdom**
Our Ref **21777827**
Business Description **Estate Agency**

Professional Indemnity

Insurer:	QBE UK Limited
Policy number:	00048498PIC
Cover period:	4th July 2025 to 3rd July 2026
Indemnity limit:	£150,000 any one claim

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully

Tanya Rani
Development Executive
Email: tanya_rani@ajg.com



This is to certify that

Kerrigans Property Ltd

trading as

Kerrigans Property Sales & Lettings

is part of the Propertymark Client Money Protection (CMP) scheme. Should a CMP scheme member go into liquidation or misuse your rent, deposit or other funds, Propertymark will reimburse you.

Company Number: C0002913

Valid to: 30 September 2026



MORE INFORMATION

Propertymark will reimburse tenants and landlords up to £15 million per year with a maximum award of £50,000 per individual claim. Full exclusions and limitations of the scheme can be found at: www.propertymark.co.uk/cmp-applications

A handwritten signature in black ink that appears to read "Nathan Emerson".

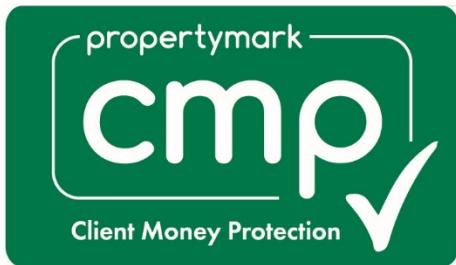
Nathan Emerson, CEO Propertymark

propertymark





Agents: You must provide this document to your landlords and tenants. This document does not need to be displayed in your office or on your website.



DETAILS OF YOUR AGENT

C0002913

Kerrigans Property Ltd

Trading as Kerrigans Property Sales & Lettings

Security Certificate



The Client Money Protection (CMP) Security Certificate confirms your money is protected by the Propertymark CMP scheme and that you can claim back money lost in the event of the CMP scheme member goes into liquidation or misuses your funds.

HOW TO CLAIM

Simply go to the Propertymark website and complete the CMP application form (see link below).

You must submit your application within 12 months of us being notified that a misappropriation has occurred. This information can also be found using the link provided.

You do not need to prove fraud, you only need to provide supporting evidence that you have not received the money you were legally entitled to. Evidence may be in the form of your tenancy agreement or deposit protection certificate alongside relevant bank statements.

Your money is protected for the duration that your agency belongs to the Propertymark CMP Scheme. If your agent leaves the scheme, they are required by law to notify you.

All agents managing properties in England, Scotland or Wales are legally required to belong to a Government-approved Client Money Protection scheme at all times—details of the scheme must be publicly available in offices and on websites.

If you discover at a later date that money has gone missing within the period they belonged to the CMP scheme, you will still be covered even if they have subsequently left the scheme.

Unfortunately, we cannot make payments for any loss arising from war (whether foreign or civil), terrorism, rebellion, revolution, military uprising or any form of confiscation by the state. Visit the Propertymark website for a full list of exclusions.

CMP RULES AND APPLICATION FORM



Visit the Propertymark website for more information on the rules that govern our CMP scheme and to download an application form: www.propertymark.co.uk/cmp-application

