

propertymark

BUSINESS BENEFIT SUITE

Company Advantage



LOOKING TO BRING BENEFITS TO YOUR COMPANY THAT WILL...

Save time Save money

Generate income &

Protect your business?


CERTIFIED AND ACCREDITED BY


propertymark




THE PROFESSIONAL BODY FOR THE PROPERTY SECTOR

Find us on social media

@PropertymarkUK 

@propertymarkuk 

Propertymark 

Who is Company Advantage for?

Company Advantage is designed specifically for agencies with fewer than 20 branches who want to reduce costs, save time, increase income and achieve legal compliance.

You've told us you want a level playing field with big business, Propertymark is doing more than ever so that you can deliver and succeed using your strengths. All business owners, regardless of property discipline, can benefit from the tools and support that are ready and waiting.

Independent agents and small groups ✓

Businesses without a dedicated legal, compliance, or HR team ✓

Agencies keen to save on costly accountants' reports ✓

Agencies who want to avoid the cost of consultants or custom legal support ✓

Exclusive to individual members of Propertymark

Propertymark remains a network of individuals with a shared goal and you must be a Principal, Partner or Director (PPD) in membership to apply for Company Advantage.

While Company Advantage is exclusively available to businesses, individual memberships for staff across your business will drive performance.

Members continue to enjoy a full suite of benefits designed to enhance professional practice and reinforce credibility, including the use of post-nominal letters that signify specialist knowledge, proven experience, and a commitment to excellence.

The buying power of the entire Propertymark member network

Propertymark has leveraged the collective buying power of its membership to secure preferential rates on high-quality, widely-used services—rates that outperform standard commercial offerings. As a result, Company Advantage equips small businesses with the tools to scale rapidly and unlock new revenue opportunities.

“

Propertymark's Company Advantage is a game-changer for agencies, helping with business costs, supply, and compliance so they can focus on what really matters—delivering exceptional service to clients. It's great news for the industry. **I love it.**

PHIL SPENCER
UK Property Expert &
Move iQ Founder

“A game-changer for agencies”



THINKING OF STARTING YOUR OWN PROPERTY AGENCY?

Meeting all compliance and business administration requirements can be overwhelming, and oversights that lead to penalties from Trading Standards or HMRC have the potential to seriously damage or even break a small business.

We have Company Advantage packages with built in flexibility and finance options to provide the compliance support that start-up property agencies need, along with Associate Membership to get you on the path to being a fully qualified property professional.

Choose from three specialist packages to suit your business

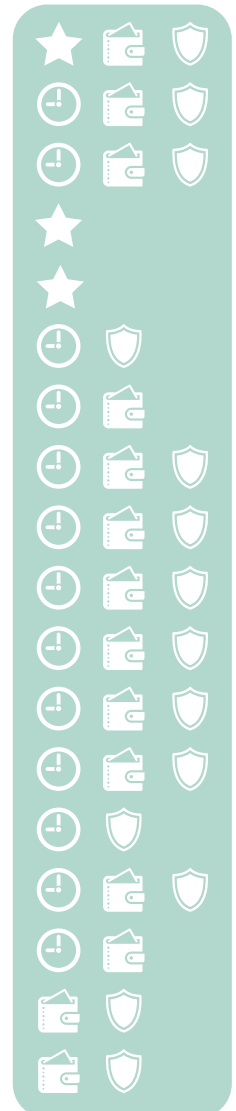
You'll save valuable time searching for services and enjoy the peace of mind that comes from knowing Propertymark has taken care of the hard work for you.

- Save time
- Save money
- Generate income
- Protect your business



See page

		ESSENTIAL x100 CHECKS	PREMIUM x200 CHECKS	ELITE x350 CHECKS
07	ID and AML checks (plus heavily discounted additional checks)	x100 CHECKS	x200 CHECKS	x350 CHECKS
09	Professional indemnity insurance with fidelity cover	✓	✓	✓
11	Cyber security	✓	+3 MOBILE DEVICES	+6 MOBILE DEVICES
12	Phil Spencer toolkit promoting your business	✓	✓	✓
13	Propertymark Connect direct instructions platform	✓	✓	✓
15	Primary Authority Assured Advice on Trading Standards	✓	✓	✓
16	Streamlined regulatory framework*	✓	✓	✓
17	Enhanced Employment Services including HR support			✓
17	Tax and VAT Helpline		✓	✓
17	PR Crisis Helpline		✓	✓
18	Terms of Business (updated annually)		EDITABLE TEMPLATE	BESPOKE SOLUTION
18	Tenancy agreements (APT and Occupation Contracts)	✓	✓	✓
18	Compliance Café guidance	✓	✓	✓
18	Compliance Café videos and Housing Horizon policy brief		✓	✓
19	Sales and Lettings Helpline , UK wide (Monday to Friday)	NORMAL HOURS	EXTENDED HOURS	PRIORITY SERVICE
20	TPO and TDS discounts	✓	✓	✓
12	Access to the Propertymark One conference	✓	✓	✓
12	Training credits			✓



*No Accountant's Report required for businesses with under £1m total client money (not including insured tenancy deposits), fewer than 20 branches, and not operating as a Client Account Service Provider (CASP).

Clarity is essential

Propertymark's transition to a single logo is a strategic step in strengthening consumer recognition and reinforcing the value of instructing a professional, regulated agency.

In a sector where consumers are inundated with information and pressed for time, clarity is essential. A single, unified logo delivers a clear and compelling message—that all property services provided by your business are independently regulated, instilling confidence and assurance among consumers.

PHIL SPENCER'S MOVE IQ

In under three years, our partnership with Phil Spencer and Move iQ has showcased your membership to over four million property-engaged consumers, building trust and increasing awareness of the Propertymark brand.

This increased visibility has contributed to membership growth, with members continually highlighting the significance of logo display and professional credibility.



We're making it easier

Easier for consumers to

identify trusted agents

By leveraging the combined power of Propertymark and Move iQ, you can strengthen your positioning with clients and prospects—while gaining direct value from Phil Spencer's support of your agency.

As the most followed property expert among consumers, Phil Spencer amplifies our shared desire to help consumers identify the agents in their local area who are best in class, and promote the importance of qualified property professionals.

Supported by

Phil Spencer's
move **iQ**



**Available exclusively as part of
Company Advantage packages**



ID and AML checks



Your Company Advantage subscription provides free credits to use against a variety of ID and AML checks. This enables you to keep on top of your compliance obligations and gives you the opportunity to generate a steady, margin-rich revenue stream.



The checks provide instant verification and use cutting edge technology from best-in-class ID and AML suppliers. The technology helps remove the administrative burden from your team and reduces the risk of fraudulent transactions slipping through the cracks.

All AML checks include Politically Exposed Persons (PEPs) and close associates, Sanctions, Warnings and Regulatory Enforcement, Fitness and Probity and Adverse Media as standard. You can also run checks on overseas clients at the click of a button.

With instant results, you can verify buyers and sellers quickly, keeping transactions moving. These fully licensed checks allow you to set your own recharge fee—helping you recover costs or generate additional income.

KEY OVERVIEW

Use your credits against any type of check

Earn commission through charging clients for checks

Purchase additional checks at a significantly discounted rate



FLEXIBLE AND HASSLE-FREE USE

You can also apply your credits to a range of other client verification types, giving you maximum flexibility in your due diligence process to suit your individual business needs. Additional checks are available at a significant discount when needed.

Generate revenue while staying compliant

The proof is in the numbers—check out the results for Company Advantage subscribers

You wouldn't pay for a client's EPC or reference, so why absorb the cost for an ID or AML check? A conveyancer wouldn't.

The fully licensed checks enable you to control your pricing—helping you recover costs and generate additional revenue.

In fact, some Company Advantage subscribers have earned over £1,000 in a single month from AML checks alone.

WORKS ALONGSIDE YOUR EXISTING AML PROCESSES

Our checks integrate seamlessly with your existing compliance processes, ensuring a smooth, efficient and robust approach without disrupting your workflow.

You can also enhance the client experience by combining AML with additional modules such as digital signing of terms and conditions (removing the need for DocuSign), ID checks, digital PIQ and TA forms, material information handling, access to HMLR documents, and automated conveyancing and mortgage broker quote referrals using your own preferred partners.



AGENT IS CHARGING CLIENTS *	COMMISSION EARNED FOR AUGUST 2025	EXPECTED ANNUAL COMMISSION
£30 ^{+VAT} per check	£1,228.20	£14,738.40
£25 ^{+VAT} per check	£580.20	£6,962.40
£30 ^{+VAT} per check	£493.80	£5,925.60
£40 ^{+VAT} per check	£418.20	£5,018.40
£40 ^{+VAT} per check	£353.30	£4,240.80



COMMISSION CALCULATOR

Work out how much you can earn in commission by letting your clients pay for their own ID/AML checks. Conveyancers charge on average £50+VAT per person for ID/AML checks.

Scan the QR code or visit:
hipla.co.uk/professionals/retrocession-calculator-property-mark

*By selling a check for a minimum of £10+VAT, HIPLA retains £10 to cover the cost of the check and provides free access to a range of additional tools.

Professional Indemnity Insurance



Propertymark's exclusive policy is tailored specifically for property agents and ensures members always have the right cover in place. It provides up to £1 million indemnity cover with fidelity cover included as standard, protecting against both professional mistakes and fraudulent activity.

KEY OVERVIEW

Indemnity cover up to £1,000,000 with no restrictions on the number of claims per year

Fidelity cover included as standard up to £250,000

Standard excess of £500 per claim

Simple additional premium options available and full retroactive cover

Globally recognised insurance broker and provider, including dedicated account management team for support



The policy is offered on an 'any one claim' basis, meaning there's no limit on the number of claims you can make in a year. Clear, concise documents and a dedicated account management team make it straightforward to understand and manage, while additional cover can easily be arranged if needed.

THE BENEFITS OF FIDELITY COVER

Fidelity has been included as standard under Company Advantage to help protect businesses against financial damages caused by illegal activity committed by workers, vendors, customers, or other third parties, for which, the company is held liable.

As the market has evolved, fidelity cover has become increasingly difficult to secure, with insurers reducing limits or excluding parts of the cover altogether.

Audits and reviews have shown that many members are unsure of what insurance to purchase, often resulting in inadequate limits, the wrong type of cover, or no fidelity cover at all. For businesses handling client money every day, having the right fidelity insurance in place is essential.

Provided by Gallagher,
underwritten by Tokio Marine HCC



For the first time ever, Propertymark delivers an exclusive insurance policy for all businesses that join Company Advantage

WHAT IS INSURED?

In addition to its core protection, the policy also includes coverage for a wide range of potential professional risks.

You are covered for:

- Civil liability claims
- Breaches of professional duty
- Dishonesty of employees
- Costs associated with court attendance
- Libel and slander claims
- Unintentional breaches of confidentiality
- Unintentional infringement of intellectual property rights
- Loss or damage to documents
- Redress scheme resolution costs
- Breach of statutory obligation defence costs
- Data protection cover

DURATION OF COVER

Once signed up to Company Advantage, your Professional Indemnity Insurance begins when your existing policy expires. The switch happens automatically, and Gallagher will send your new policy documents before your existing policy's renewal date.

Even if you choose not to renew Company Advantage the following year, your Professional Indemnity Insurance will still run for the full 12 months from the date it began.

SIMPLE ADDITIONAL PREMIUM OPTIONS

The group policy is designed to meet the needs of the majority of estate and letting agency businesses. However, in some cases, Gallagher will request a proposal form to fairly assess your application and ensure appropriate coverage.

Contact the Advantage team (see page 25) if any of the following applies to your business:

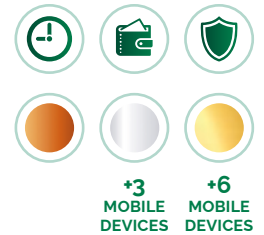
- You require more than £1 million indemnity cover limit
- Your annual fees or turnover exceed £1.5 million
- You manage blocks over five storeys or with more than 20 units, especially where fire safety responsibilities apply
- You conduct valuations beyond standard market, fire reinstatement, or probate valuations
- Rent-to-rent activity accounts for more than 20% of total fee income
- Your business has a history of bankruptcy, insolvency, liquidation, or outstanding County Court Judgments
- You are aware of any circumstance or occurrence which may give rise to a claim against you

In a small number of cases, if your business activities fall outside the scope of the group policy, alternative arrangements will be needed. A straightforward process is in place to help you obtain any necessary top-up or bespoke cover.

Provided by Gallagher and underwritten by Tokio Marine HCC, two globally recognised insurance providers, Company Advantage subscribers benefit from specialist protection, continuity of cover, and the reassurance of working with industry leaders.

Propertymark Ltd is an Appointed Representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority (Reference number: 311786) and which is permitted to arrange general insurance contracts. Registered address: Arthur J. Gallagher Insurance Brokers Limited, Spectrum Building, 55 Blythswood Street, Glasgow G2 7AT.

Cyber security



Cyber threats are among the biggest risks facing property agencies today. Criminal gangs target businesses daily, impersonating staff, stealing sensitive data, and diverting client funds—often exploiting vulnerabilities in mobile access.

KEY OVERVIEW

Secure your mobile devices with Premium and Elite packages

Email health check for all, dark web audit report for Premium and Elite

Guide clients through secure transactions with confidence

Transform security awareness into a competitive advantage



Estate agents, letting agents, and auctioneers are prime targets due to the high-value transactions they handle. These attackers don't just want your data—they're after your client relationships, financial transfers, and ultimately, your reputation. Smaller agencies often face the greatest danger, lacking the robust security infrastructure of larger competitors.



MOBILE AND TABLET PROTECTION WHEREVER BUSINESS TAKES YOU

With property professionals conducting business on the go, your mobile and tablet devices represent both opportunity and vulnerability. Robust security across multiple devices ensures your business remains protected whether you're in the office, at a property showing, or working remotely.

DARK WEB AUDIT REPORT

Find out if your sensitive data, like employee credentials, customer information, or intellectual property, has been exposed or leaked on the dark web. The report helps you to fix security gaps and reduce the risk of threats from compromised data.

STAY ONE STEP AHEAD WITH A CYBER EMAIL HEALTH CHECK

94% of attacks originate through email, that's why all packages include an email health check to identify risks such as spoofing vulnerabilities and deliverability issues.

Through regular intelligence briefings, you'll gain insider knowledge of emerging threats, enabling you to protect your business and guide clients through secure transactions with confidence.

Phil Spencer toolkit



Leverage the combined power of Propertymark and Move iQ and gain direct benefits from Phil Spencer's support of your agency.

Phil Spencer has the biggest following among property consumers, and his support carries real weight—people trust a familiar voice and want the reassurance that their agent is Accredited by Propertymark.

Together we have a powerful platform to educate consumers about best practice and the importance of professional qualifications. Backed by YouGov insights, our toolkit gives you a suite of marketing materials designed to help achieve these goals.



“ Show consumers the value you offer by being Accredited and Certified by Propertymark—because trust really does matter. ”

Supported by



Backed by **YouGov**

#PMOne

Networking with like-minded professionals and discovering new opportunities to inspire your growth is essential for both professional and business success.

That's why we're offering exclusive access to Propertymark One, the UK's largest and most influential property conference—an invaluable opportunity to take your business to new heights.

Training credits

To further support your professional growth and development, we are thrilled to offer our Elite subscribers exclusive training credits, which can be redeemed for access to one of our exceptional, industry-leading training courses.

These high-quality courses are designed to provide you with invaluable insights and skills, ensuring you stay ahead in the ever-evolving property sector.

Receive direct instructions and generate qualified leads to grow your business

Connect delivers direct sales and lettings instructions to agents. It also offers valuation opportunities and opens the door to new income streams—all with minimal setup and maximum impact.



WHY CONNECT?

Because client moves shouldn't mean missed income. Connect lets you refer sellers and landlords beyond your area—earning commission while keeping them within the trusted Propertymark network. With 98% UK coverage, it's a smart way to generate revenue from business you'd otherwise lose.



MORE THAN A PLATFORM—IT'S A NETWORK

Join a trusted community of professional agents who meet high standards and deliver real results. Strong chains require strong links—and Connect ensures every link is backed by proven expertise.



SIMPLE WAYS TO GROW

Receive instructions and valuation leads direct to your business. You can also earn from additional income streams with no extra admin. All leads are postcode-specific, so you only receive opportunities in your chosen areas.



QUICK SETUP AND FULL SUPPORT

Getting started is simple, just register your business, define your coverage, and let the platform do the rest. A dedicated support team make managing leads quick and seamless—anytime, anywhere.

INCLUDED WITH ALL COMPANY ADVANTAGE PACKAGES



Strong and effective chains require expertise to be embedded at every link. Choosing the right agent means selecting a true professional who adheres to industry standards and demonstrates a credible proven track record with their existing client base.

The platform allows users to define their coverage areas, down to specific postcodes, ensuring that agents can target and respond to the right leads.



Don't miss out, we're already sending instructions through the system. Now's the time to register and start benefiting from Connect.



Primary Authority



Propertymark and TPO have formed a Primary Authority partnership with Warwickshire County Council Trading Standards to benefit businesses through the provision of 'Assured Advice' on a range of matters.

KEY OVERVIEW

Nationwide consistency in regulation and protection against regulatory challenges

Strengthened consumer trust

Support for growing agencies



The Primary Authority partnership delivers a library of answers on Trading Standards regulations that other local authorities must respect—even if they interpret the regulations differently.

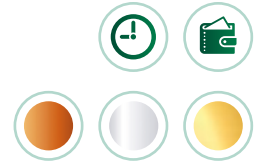
This guarantees a consistent approach to enforcement nationwide, providing clarity and protecting businesses from conflicting interpretations of the law.

Is it a misleading action to renew a tenancy if the existing EPC for the property has expired?

What are the specific safety requirements for selling upholstered furniture at auction?

Would it be a misleading omission to fail to give information about pollution levels or flood risks for a residential property for sale or let?

Streamlined regulatory framework



Our enhanced compliance structure includes periodic inspections, giving you the opportunity to ask questions and resolve any concerns before they become an issue. These proactive check-ins provide greater reassurance and protection, making compliance a smooth and straightforward process.

No more annual accountant's report: saving your business thousands of pounds each year.

We've expanded our compliance function so that our internal experts review your annual return and offer tailored insights. This streamlined process removes the need for an Accountant's Report, saving agencies thousands of pounds each year! *



Our friendly, expert audit team will carry out site or desk-based audits, helping you to avoid costly fines and ensuring peace of mind.

*No Accountant's Report required for businesses with under £1m total client money (not including insured tenancy deposits), fewer than 20 branches, and not operating as a Client Account Service Provider (CASP).

Business Hub



Your one-stop-shop for managing the day-to-day running of your business. Take advantage of over 1,500 editable contracts, policies, forms, and letter templates covering all aspects of business operations.

KEY OVERVIEW

1500+ factsheets, templates, Residential ASTs and Commercial property leases

Book a call feature for legal helpline

Enhanced employment services including annual health check



ENHANCED EMPLOYMENT SERVICES COVERING HR

Elite subscribers enjoy an annual HR health check, including a thorough review of contracts and T&Cs.

This valuable support ensures your business stays legally compliant and ready for any workforce challenges that come your way.



HELPLINE SUPPORT FROM LEGAL EXPERTS

Get round-the-clock support from a dedicated team of experienced lawyers, ready to assist with all your common business and legal concerns. With Company Advantage you'll have expert advice at your fingertips whenever you need it.

Simply schedule a call, and a qualified, experienced solicitor, barrister, or suitably accredited adviser will get in touch. They will outline your options, recommend next steps, and provide guidance—along with links to relevant resources where appropriate.



 Employment law

 Contracts and trading

 PR crisis

 Tax & VAT

 Health and safety

Terms of Business: Expert legal documents without the cost



Get instant access to a suite of professionally drafted, fully compliant Terms of Business templates, covering both sales and lettings.

Whether it's sole agency, joint agency, sole selling rights, or agreements for tenant find, rent collection, or fully managed lets, everything you need is available at your fingertips.

All documents are fully brandable and professionally drafted, giving your business reliable contracts, Terms and Conditions, Heads of Terms, Landlord Agreements, and more—ready to use without starting from scratch.

Compliance Café



BEST PRACTICE VIDEOS

Between member visits, our Compliance specialists bring you select insights from the front-line and share their insider tips through quick practical videos to help you stay compliant and work smart.

HOUSING HORIZON POLICY BRIEF

Your exclusive monthly bulletin is packed with the latest legislative changes, guidance updates, and horizon scanning that directly impacts the property sector. Don't miss the updates that keep your business compliant, competitive, and one step ahead.



Tenancy agreements



Propertymark's Assured Periodic Tenancy (APT) and Occupation Contracts cover the essential details required under the Renters' Rights Act 2025 and the Renting Homes (Wales) Act 2016.

The templates have been developed in partnership with our legal advisors, giving you robust, compliant documents you can rely on, whether operating in England or Wales.

Sales and Lettings helpline



 Normal hours: 10:00–16:00



Our helpline team is committed to offering comprehensive support to members across England, Wales, Northern Ireland and Scotland.

KEY OVERVIEW

Specialist advice and support

Available Monday to Friday

Additional seats at Premium and Elite

FAQs available 24/7



From tenancy agreements and sales support to compliance requirements and dispute resolution, our team provides clear, practical solutions. Each Company Advantage package offers flexible access options tailored to your needs.



PREMIUM PACKAGE

EXTEND YOUR ACCESS

For those who want more flexibility, our Premium package offers extended access from 9:30 to 16:00 for the Principal, Partner or Director member plus two named contacts.



ELITE PACKAGE

LEVEL UP WITH ELITE

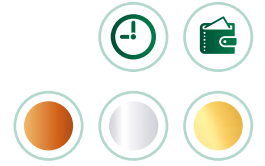
Take your support to the next level, with priority access to expert guidance from 9:30 to 16:30—exclusively for the Principal, Partner, or Director, plus two additional named contacts. The email service allows queries to be submitted, with a callback as soon as an advisor becomes available.

SUPPORTED BY A LIBRARY OF FAQs

Save time on the phone with a comprehensive and regularly updated bank of FAQs available 24/7. This extensive resource covers a broad range of topics, ensuring quick and easy access to the information you need, whenever you need it.

Whether you're looking for guidance on processes, regulations or best practice, our FAQs deliver clear, concise answers to help you resolve queries efficiently and stay informed.

Preferential supplier rates



33% REDUCED* DISCOUNT WITH TDS INSURED**

Protecting tenant deposits isn't just a legal requirement—it's a key part of maintaining trust and professionalism within a lettings business. TDS Insured offers a cost-effective, reliable, and industry-backed solution, ensuring compliance while delivering real financial savings.

Benefit from an exclusive 33% discount on every insured deposit, helping to reduce operational costs without compromising service quality.

But the savings don't stop there—TDS also rewards letting agents who actively engage in the dispute resolution process with further discounts through the TDS dispute discount scheme. This means that by efficiently managing deposits and minimising disputes, you can unlock even greater cost reductions over time.

*Affiliated rates exclude the uplift applied to unaffiliated agents.



UNLOCK EXCLUSIVE 12.5% SAVING ON REDRESS WITH THE PROPERTY OMBUDSMAN (TPO)**

TPO stands out as the gold standard in independent dispute resolution. As part of Company Advantage, you have exclusive access to discounted TPO membership rates—making it easier and more affordable to uphold the highest professional standards.

TPO provides detailed case resolutions and best practice examples that agents can use to pre-empt issues before they turn into formal complaints. By understanding how similar disputes have been resolved in the past, agents can make better-informed decisions, preventing conflicts with tenants and landlords.

propertymark

INDUSTRY SUPPLIER

** If you are an existing Propertymark member you will already be eligible for both these discounts.

Our three packages: Essential, Premium and Elite deliver wraparound benefits to power your business.



WHERE CMP IS <u>NOT</u> APPLICABLE	ESSENTIAL	PREMIUM	ELITE
Paying by monthly Direct Debit	£79.50	£129.50	£279.50
Discounted rate for subscriptions paid in full	£795.00	£1,295.00	£2,795.00

WHERE CMP IS <u>APPLICABLE</u> *	ESSENTIAL	PREMIUM	ELITE
Paying by monthly Direct Debit	£99.50	£149.50	£299.50
Discounted rate for subscriptions paid in full	£995.00	£1,495.00	£2,995.00

* Plus CMP levy payable in one instalment.

All prices listed are exclusive of VAT.

Company Advantage has been created to support your business where it matters most—saving time, reducing costs, maximising opportunities and giving you the confidence that you’re operating compliantly.

Scan the QR code for more information on the Client Money Protection (CMP) levy or visit: www.propertymark.co.uk/professional-standards/rules/cmp.html#CMPcost



WITH PACKAGE VALUES UP TO £30,000*

Company Advantage pays for itself

Two simple ways to earn—starting immediately:



INCOME FROM ID AND AML CHECKS **

You set the price. Even charging just
£45 per check, you could generate:



£4,500

per year with the Essential
package (100 checks).



£9,000

per year with the Premium
package (200 checks).



£15,750

per year with the Elite
package (350 checks).



We collect the money and send
it directly to you—often enough
to cover, or even exceed, the
cost of your subscription.



EARNINGS FROM CONNECT REFERRALS

Just one referral or instruction through
our bespoke lead-generation platform

PropertyMark Connect could instantly pay for your entire
package—everything after that is profit. See page 13
for details.

£3,000+

average fee for a
completed instruction.



Calculate the savings and income generation for your business

This handy tool shows you how Company Advantage's
three subscription options can reduce your costs, whilst
also highlighting the additional income your business
could generate.



Scan the QR code to get started or
visit: [www.propertymark.co.uk/
advantage/calculator.html](http://www.propertymark.co.uk/advantage/calculator.html)

* Package values vary depending on company set up and chosen
subscription. Use the calculator to find out the value of your package.

** By selling a check for a minimum of £10+VAT, HIPLA retains £10 to cover
the cost of the check and provides free access to a range of additional tools.

FAQs

I ALREADY HAVE A PROFESSIONAL INDEMNITY (PI) INSURANCE POLICY IN PLACE, HOW DOES THIS EFFECT ME JOINING COMPANY ADVANTAGE?

Once you have signed up to Company Advantage, and meet the acceptance criteria, your new PI insurance policy will begin at the point your existing policy is due to expire. Your policy will be for a full 12-month period regardless of when your Company Advantage subscription started.

If your current PI policy is with Gallagher, you do not need to do anything. They will automatically change over your policy to Company Advantage's policy when it is next due for renewal.

If your turnover exceeds £1.5M, Gallagher will provide a quote for an additional premium (AP). It is important not to cancel your PI before your current expiry date as you will risk having a gap in your cover.

DOES THE PI INSURANCE COVER CYBER INSURANCE AND PUBLIC LIABILITY INSURANCE?

Cyber Insurance of this nature is particularly personalised to individual businesses. Whilst Cyber Insurance itself is not included, Company Advantage provides a range of cyber security tools and tips to support your business in this area.

Likewise, Public Liability Insurance is not included in our PI cover. However, Gallagher can provide quotes for both Cyber Insurance and Public Liability Insurance should you require them outside the scope of Company Advantage.

WHY IS COMPANY ADVANTAGE MORE EXPENSIVE IF YOU HOLD CLIENT MONEY?

If you hold client money, regulatory checks are more complex. The fee within the monthly direct debit for Company Advantage includes a contribution towards this cost.

WHAT DO I HAVE TO PROVIDE FOR THE NEW COMPLIANCE FRAMEWORK?

We ask for a bank statement that confirms your designated client account, the total amount of funds in the client account and the statement's date. You will also need to provide evidence of your reconciled CRM balance, confirming the amount expected in the client account on the provided statement date.

We will also need to see evidence confirming the amount of deposits held in your client account (i.e. insured deposits); and/or by your deposit scheme (i.e. custodial deposits). This evidence can be a screenshot or photo providing the above information is clear. All documents provided must relate to the same date.

As part of our enhanced compliance framework, we conduct periodic inspections to give you the opportunity to raise questions and address concerns early. This proactive approach offers reassurance and protection, helping to keep the compliance process smooth and straightforward.

HOW MUCH CAN I CHARGE THE CLIENT FOR AN AML CHECK?

Depending on how you choose to configure your platform you can also optionally have your clients sign their T&Cs, enabling your clients to do multiple steps of client onboarding in one place.

Any potential cost for this (i.e. whether it's free or not) is entirely dependent on how you configure your platform.

DO THE AML CHECKS INCLUDE LAND REGISTRY OWNERSHIP VERIFICATION?

They include proof of address via a Credit Reference Agency (e.g., Experian). Agencies can also opt to access HM Land Registry title documents (register, plan, and supporting documents), subject to an additional cost. These can be configured for payment by either the agent or the consumer and made available to buyers and conveyancers. Trading Standards recommend agents review these documents before listing a property.

WHEN WILL I GET ACCESS TO THE DOCUMENTS AND RESOURCES AFTER SIGNING UP?

You'll receive access within two weeks after we receive your initial payment—either the first Direct Debit instalment or the full amount.

ARE THE TRAINING CREDITS ONLY FOR MEMBERS, OR CAN THEY ALSO BE USED BY STAFF?

The training credits included in the Elite package can be used by either the Principal, Partner or Director (PPD) or any staff member.



DIONNE JONES
Advantage Business
Manager

If you have questions or need further assistance, our friendly team is here to help. Don't hesitate to get in touch—we're always happy to make sure you have everything you need.

**propertymark.co.uk/advantage
01926 417 792 | advantage@propertymark.co.uk**

WHICH LOGO SHOULD MY AGENCY DISPLAY?

For agencies within Company Advantage, part of the new compliance framework, display the green Certified and Accredited by Propertymark logo.



Window sticker version

Upon joining Company Advantage you will be provided with this new consumer-friendly logo. If you are already a Propertymark member, we ask that you remove any of the 'Protected' logos (below) from your websites and branch windows at your earliest convenience.



Speak to our team and take your first steps towards Company Advantage

Your route into Company Advantage begins with an enquiry to our team who will talk you through the range of options you have.

Company Advantage is exclusively available to Principal, Partner or Directors (PPDs) who are individual members. If you are new to Propertymark, our team will be able to kick-start your journey into membership at the same time.



CONTACT US

[propertymark.co.uk/advantage](https://www.propertymark.co.uk/advantage)
01926 417 792 | advantage@propertymark.co.uk

ALREADY REGULATED BY PROPERTYMARK?

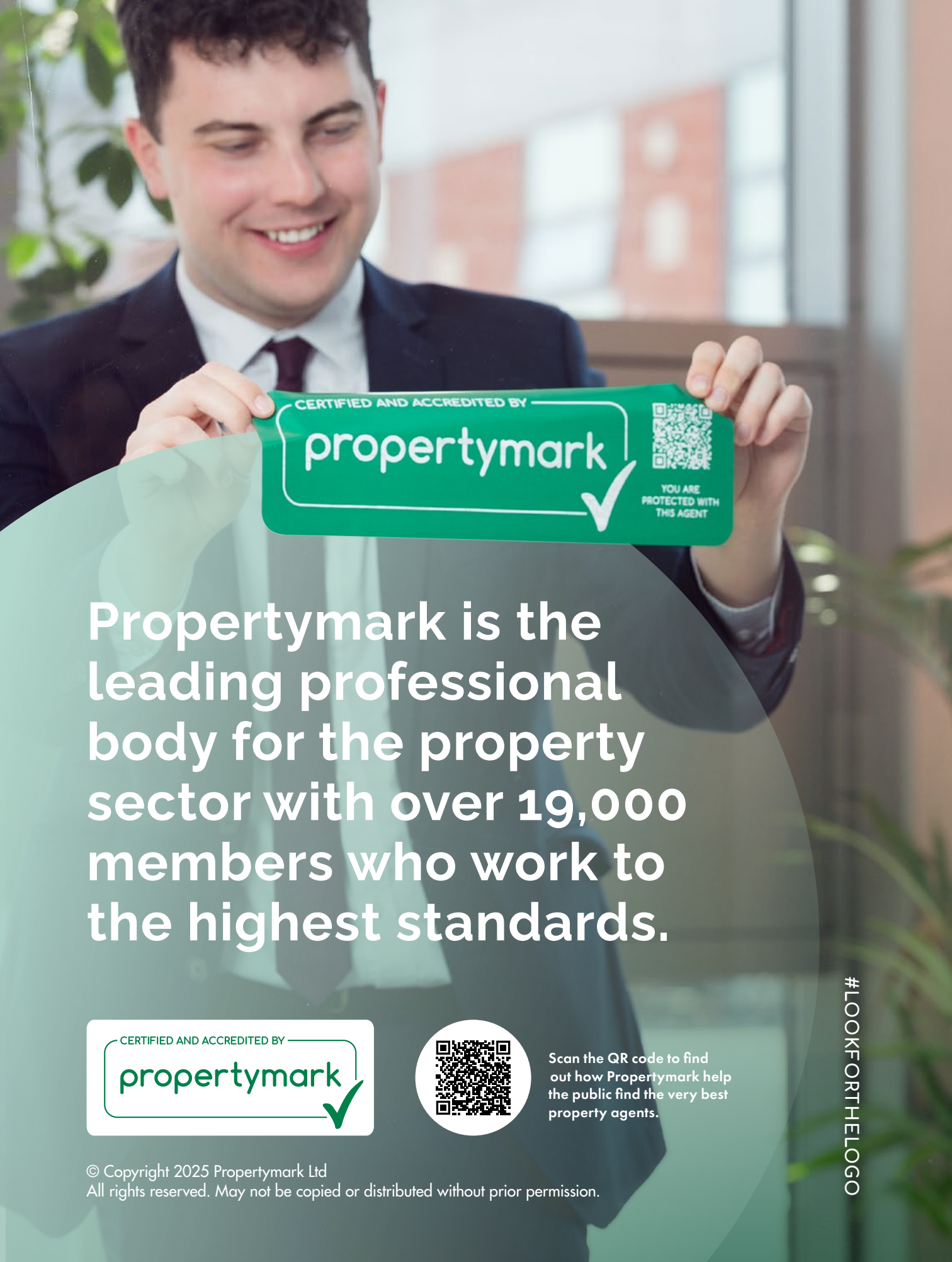
If you are a Principal, Partner, or Director of a Propertymark Protected company, please head over to our enquiry form.

Providing a few extra details will help us get you set up faster, so you can start benefiting from Company Advantage sooner.



www.propertymark.co.uk/advantage/enquire.html





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