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.

propertymark cmp Client Money Protection

DETAILS OF YOUR AGENT

C0012565

Bay Estate Agents Limited

Trading as Bay Estate & Letting Agents

# 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**