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# Summer 2015

## RMK Insurance

## Summertime Tips

Summertime is here and it is time to relax and take advantage of the warm weather.

**RMK have a few tips to help you relax and enjoy the summer.**

It is tempting to leave doors and windows open in the warmer weather but 36% of all burglaries are crimes of opportunity, with burglars letting themselves in through unlocked doors or windows.

If you do leave a window open overnight make sure it is not accessible from the ground and that your tools and ladders are securely locked up – a burglar could use them to get into your house.

You are ten times more likely to be burgled if you don't have basic security. Even something as simple as putting strong locks on your doors and windows will keep your house much safer.

You can find some useful information on how to secure your home on the Essex Police website

[http://www.essex.police.uk/be\\_safe/burglary.aspx](http://www.essex.police.uk/be_safe/burglary.aspx)

### Going on holiday?

Secure your home and if you have an alarm ensure there is a key holder to deal with any alarms.

If you are hiring a car don't forget that Motorists going abroad may need to take a special code with them if they want to hire a car.

Anyone wanting to hire a car abroad could need a code to show convictions for offences like speeding. The code is only valid for 21 days, so anyone wanting to hire a car more than 21 days into their trip may need to generate a new code while they are abroad. To view a record of your licence you can log on to the **View My Driving licence** page of the DVLA website.

You will need your driving licence number, your national insurance number and your postcode.



### Travel Insurance - do you have pre-existing medical conditions

As you get older you inevitably have some medical conditions. Insurers become more restrictive as you get older and the need for a specialist medical travel insurance becomes essential.

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### Household insurance

Rest easy with RMK. We are able to help you arrange the right cover at the right price.

## EVER WONDERED WHAT THESE WERE



These are QR codes. If you have a smartphone you can download a QR application for free. The smartphone uses the camera to process the above image and will then automatically direct your phone to a website. In this case RMK's website.

### Quote & Buy Online

Visit [www.rmkinsurance.com](http://www.rmkinsurance.com) for immediate quotes and cover for the following :-

[Medical Travel Insurance \(serious conditions with no age limit\)](#)

[Buy to Let \(Residential Property Owners Insurance\)](#)

[Residents Association Insurance](#)

[Holiday Home Insurance](#)

**RMK have been trading since 1992 and deal with commercial and retail insurance products.**

We are regulated by the FCA (303978) and members of the British Insurance Brokers Association.

The two principals are both Fellows of the Chartered Insurance Institute and Chartered Insurance Practitioners.

Contact details are –

Telephone 01702 426357

Email [enquiries@rmkltd.co.uk](mailto:enquiries@rmkltd.co.uk)

Address – Suite 11, 351 London Road, Hadleigh, Essex SS7 2BT

## Buy to Let



If you are fortunate enough to own a buy to let property then you may have seen that the latest budget had a sting in its tale.

It won't affect you if you own the property without a mortgage or if you are a lower rate taxpayer. However, if you have a mortgage and are a higher rate taxpayer the amount of relief is limited to the lower tax rate. This does not affect holiday homes that you also let out or commercial properties.