

The Propertymark logo is displayed in a green, lowercase, sans-serif font. In the background, there is a faint image of a person in a white lab coat, possibly a doctor or pharmacist, standing in a clinical setting.

# CLIENT MONEY PROTECTION CERTIFICATE

Should a Propertymark Protected agent go into administration or misuse your rent, deposit or other funds, Propertymark will reimburse you whether you are a landlord or a tenant.

This certificate confirms your money is protected by the Propertymark Client Money Protection Scheme and that you can claim back money lost in the event of your letting agent going into administration or misusing your funds.

## Your Propertymark Protection

Details of your agent

**Andrew Cowen Estate Agent Limited**

Trading as

**Andrew Cowen Estate Agents**

Scheme Reference number

**C0004782**

Is a member of Propertymark Client Money Protection Scheme  
Arbon House, 6 Tournament Court, Edgehill Drive, Warwick CV34 6LG

## HOW TO CLAIM

Simply go to [propertymark.co.uk/complaints/client-money-protection/](https://www.propertymark.co.uk/complaints/client-money-protection/) and complete the CMP application form. We need to receive your application within 12 months of us being notified that a misappropriation has occurred.

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, this may be in the form of your tenancy agreement or deposit protection certificate along with bank statements.

Your money is protected throughout the time that your agency is a member of the Propertymark Client Money Protection 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 and details of the scheme must be publicly available. If you discover at a later date that money has gone missing during the period of their membership of the 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.

Propertymark, Arbon House, 6 Tournament Court, Edgehill Drive, Warwick, CV34 6LG