

Property Owners Policy and Underwriting approach

Key products are the Property Owners Policy for commercial and mixed portfolios and a Residential version for portfolios of flats etc.

In addition, we have the capacity to create bespoke wordings to meet the requirements of our clients and partners. Cover enhancements have included:-

Material Damage

- *Average deletion subject to RICS three-year valuations*
- *Increased Capital Additions*
- *Inflation Protection – Day One Basis*
- *Landlords Contents (extension to £50K)*
- *Leased Building*
- *Privacy of Contract*
- *Reinstatement to Match*
- *Seventy Two Hour Provision*
- *Theft by Persons Lawfully on the Premises*
- *VAT extension on Buildings*

Business Interruption

- *Action of Competent Authorities - Bomb hoax etc*
- *Anchor Tenant Cover*
- *Full Public Utilities – Including Supply Lines*
- *Increased Capital Additions Rent Receivable*
- *Legionella*
- *Loss of Attraction*
- *Notifiable Diseases*

Property Owners Liability

- *Terrorism covers to £5M*

Fixed Rating

We are very happy to look at long-term deals in respect of pricing.

Profit Share / Rate & Rebate

For larger portfolios, Individual profit share/rate rebates can be offered on a case by case basis to further enhance our offering.