



## Property Owners

Specialist cover is available for properties let for commercial or residential use. In addition to traditional Buildings and Contents cover, Loss of Rent, Property Owners Liability, Employers Liability, Engineering and Directors' & Officers' Liability covers may be included in a Property Owners package.

Cover can be tailored to individual requirements and bespoke schedules and wordings may be designed to suit property owners and managing agents responsible for portfolios of investment properties.

We have developed excellent relationships with leading Property Insurers providing the most competitive quotations combined with broad policy cover. In addition, we have been selected to pilot Insurers' web based online facilities enabling us to provide immediate quotations for certain risks.

We also have the ability to solve the challenge of providing suitable cover for high risk and unoccupied properties.

### Policy Wordings

Cover highlights may include:

- "All Risks" cover including accidental damage
- Subsidence
- Rent receivable or anticipated
- Alternative accommodation costs
- Index-linking and/or cost effective day one uplift inflation protection
- Glass cover

### Our Services Include

- Inclusive claims package
- Claims statistics and analysis
- Risk management assistance and advice
- Disaster recovery planning
- Regular review meetings/discussions as agreed
- The provision of all necessary insurance documentation
- A prompt and efficient response to all communications
- A comprehensive, personal yet thoroughly professional service

