

Property
Owners



Risk Appetite

Select to view:



Combined sum insured £15m per premises (increasing to £20m for clerical/office tenants)

Examples of target appetite:

All core sectors already acceptable within our P&C appetite

Commercial, industrial and retail portfolios

Retail/office risks with residential accommodation above

Residential portfolios where tenants are working and on six month contracts

Blocks of flats

Motor trade tenants (service/repair/MOT)

Positive risk features:

Modern industrial units

Superior or standard construction of premises

Active portfolio management

Pre-lease tenant checks

Declines:

Unoccupied buildings

Listed buildings

Multi tenure sites with no fire separation

HMO/DSS/Student tenants (unless incidental on larger portfolios)

Combustible construction/panels

Timber floored Mills

Properties under construction

Housing associations

Cover available



Property Damage



Loss of Rent Receivable



Terrorism



Property Owners' Liability



Employers' Liability