

Property Owners Insurance

Appetite Guide

Property insurance protects a property owner from most risks to property such as fire, theft and weather damage. Property insurance covers every type of building – barn conversions, factories, shops, office blocks, residential buildings, student lets and unoccupied properties. The amount insured needs to be in step with the property, and prices fluctuate fast in the ever-changing property market.

Appetite

- Commercial Premises
- Grade II & B Listed Buildings (up to £5 million)
- Professional and Retired Let
- Student Accommodation
- Houses in Multiple Occupation (HMO)
- Housing Association Properties
- Large Multi-location Schedules

Sections of Cover

- Buildings
- Landlords Contents
- Loss of Rental Income
- Property Owners Liability
- Employers Liability

Core Features & Benefits

- Up to £20 million sum insured per single location
- Higher limits considered
- Suitable for both Commercial & Residential properties
- Up to £10 million Property Owners Liability
- Up to £10 million Employers Liability

Outside of Appetite

- Asylum Seekers
- Hostels
- Assisted Living
- Oil & Gas
- Petrochemicals
- Waste / Recycling
- Rubber
- Sawmills
- Explosives
- Fireworks
- Abattoir
- Ammunition
- Nuclear
- Pharmaceuticals
- Tyre Manufacturer
- Commercial Laundry

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