Property Owners

Product Guide

Our Property Owners product is ideal for anyone looking to protect commercial properties in the UK. Whether your clients have a single site or multiple locations, our cover is extremely versatile and can be adapted to their individual needs, circumstances and budget.

Key benefits

- Developed for commercial properties owned or managed by the policyholder
- 1 hour new business referral Service level Agreement
- £25,000 Contents Sum Insured provided as standard
- Property Owners Liability up to £10m auto rated
- Multi-location discounts
- Commercial Property Owners unoccupied period 60 days
- Rent Receivable or Alternative Accommodation 25% of Sum Insured for residential portions or buildings as standard
- Malicious Damage and Theft by Tenant included £5,000 and £1,000 respectively
- Accidental Damage and Subsidence included as standard
- Commission flexibility available
- Investment in data enrichment to accurately price risks
- Quote up to £5m Buildings Sum Insured without referral, £10m by referral

Risk examples within appetite

Commercial Damage

- Offices
- Surgeries
- Retail (with or without flats above)
- Retail Warehouses
- Builders Merchants
- Metal Manufacturing including Precision Engineering
- Motor repairers
- Short term Unoccupied Properties (up to 12 months unoccupied, clear occupancy plan, including undergoing renovation)

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Standard covers

Fire and Perils

- Including AD and Subsidence

Buildings and Contents

- Excess £250

Landlord Contents

- £25,000 provided

Alternative Accommodation

- On residential risks up to 25% of the sum insured

Contract Works Cover

- Up to £250,000

Trace and Access

- Up to £2,500 on Commercial risks

Landscaping Costs

- Up to £25,000 for Commercial risks only

Replacement Locks

- Up to £5,000 on Commercial

Optional covers

Increased Landlord Contents

- Optional increase in Landlord Contents above the standard £25,000

Business Interruption

- Fire and Perils including AD and Subsidence as standard
- Loss of Rent resulting from damage covered under Buildings and Landlords Contents
- Anchor Tenant up to £1,000,000
- Newly acquired premises up to £2,000,000
- Action by competent authorities up to £1,000,000
- Loss of Attraction up to £1,000,000

Employers' Liability

- Limit of Indemnity £10,000,000
- Increased compensation for court attendance
- Terrorism £5,000,000

Property Owners Liability

- Limit of Indemnity £10,000,000

Terrorism

- In respect of Material Damage and Business Interruption

Contact our experienced team

Email etradeteam@msamlin.com
Phone +44 (0)124 539 6265
Online www.msamlin.com/digital

To sign up please contact

Name Andrew Sajo
Email andrew.sajo@msamlin.com
Phone +44 (0)207 746 1295
Mobile +44 (0)7525 614 908

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