

Hard-working businesses deserve hard-working protection.

Property Owners

Whether it's commercial or residential property, property owners work hard to build and manage their portfolio.

From a single buy-to-let location to a portfolio of properties, we can provide hard-working cover in one tailored policy. This provides protection against damage and legal action with optional additional covers, such as loss of rent, legal expenses and employers' liability.

Our policies are for property owners with up to 10 commercial and/or residential properties in their portfolio, and a maximum combined property and loss of rent sum insured of £5million per premises.

Appetite

- **Residential Property Owners:** Bungalows and houses, blocks of flats, purpose-built flats, converted flats, maisonettes, tenant types (professional or retired tenants – minimum six-month tenancy agreement), property risk features (fully occupied – no history of flood or subsidence, standard construction).
- **Commercial Property Owners:** A mix of commercial or/ and residential properties (including mixed use) in property portfolios, manufacturing trades, office and retail trades, warehousing and stores.

Properties must be located in the UK, Channel Islands or Isle of Man.
Policyholders must be based in the UK, Channel Islands or Isle of Man.



Core cover

- Total sums insured per premises up to £5million per location available up to 10 locations (total sums includes buildings, contents and rent received).
- We can index-link sums insured each year to ensure these remain adequate and in line with any market changes so you know your client is covered.
- If index linking doesn't work for your client we can offer day-one protection up to 50% of the sum insured to protect from sudden anticipated inflation of property value for added peace of mind.
- We offer a standard property owner's, products and public liability of £5million.
- Loss of rent for residential properties is at 25% of buildings sum insured.
- Managing agent failure available up to £1million.
- Loss of metered supplies available up to £10,000.
- Theft of keys and swipe cards, replacement locks available up to £2,500.
- Capital additions (material damage) available up to £1million.
- Eviction of squatters in residential and commercial properties up to £50,000.
- Loss of market value up to £100,000.
- Reasonable costs and expenses in connection with re-letting.

Optional covers

- Money.
- Terrorism (provided by Pool Re).
- Employers' liability.
- Legal expenses - £100,000 or £250,000 limit available (provided by DAS).

Value add services

- Zurich Risk Advisor.
- Zurich's Risk Management Advice Line.
- Cyber Protect Helpline.
- Commercial Legal Assistance (Including legal, tax, business advice).
- Online law guide and document drafting.

What our cover can offer:

- ✓ **Our property covers are average free.**
- ✓ Our public and products liability cover includes a **Data Protection Act** (incl. General Data Protection Regulation) extension with a £1million limit.
- ✓ The option to include cover for **landlords' contents**.
- ✓ There's optional cover for **employers' liability** for maintenance staff and caretakers.
- ✓ We can provide cover for **legal expenses** if required where we will negotiate the landlord's legal rights in a dispute with a tenant arising from a breach of the tenancy agreement, to repossess the premises, or to recover any money due.

A claims service to be proud of

Until you need it, it's hard to appreciate just how valuable our personal claims support can be.

- ✓ Thanks to the dedication, knowledge and empathy of our claim handlers, we always aim to provide tailored support, no matter what problems you face.
- ✓ We aim to settle straight forward property claims of under £3k within 24 hours, where possible.
- ✓ After a flood, we work with our customers to 'build back better', putting measures in place to minimise the risk of and damage caused by any future flooding.
- ✓ We also provide access to Zurich Support Services - a free and confidential health and wellbeing service, offering a wide range of support from counselling to debt management.

Contact us

Call us on: **0800 026 1814**

Find out more at: zurich.co.uk/business/sme

Trade with us at:
Zurich Online or on **Acturis**

For more information about our products and trading tools please speak to your usual Zurich contact.

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