

DIVISION:

## Real Estate

Our Real Estate division delivers specialist solutions built for the unique challenges of property ownership and management. Whether it's commercial, residential, mixed-use, or unoccupied property, we thrive on underwriting risks that are complex or unconventional.



RELIABLE PROTECTION FOR REAL ESTATE RISKS

**Nigel Amos**  
Head of Real Estate  
Real Estate

 07880 200643

 [nigel.amos@qunderwriting.com](mailto:nigel.amos@qunderwriting.com)

## PROPERTY OWNERS

Property Owners has been created for commercial and residential properties from single risks to large property portfolios with good housekeeping and management.

### Core cover

- Buildings
- Loss of rental income
- Public liability
- Employers' liability
- Terrorism

### Optional cover

- Rental Income for Commercial risks
- Terrorism
- Employers Liability for commercial

### Features & benefits

- 35% Day one uplift
- Property Owners Liability - £5m LOI (£10M available)
- Landlords contents £30,000 and communal contents £30,000 (higher limits are available if needed)
- Average waiver (subject to RICS survey within the past 3-years)
- 60-days unoccupied definition
- Capital additions
- Inadvertent omission to insure
- Residential loss of rent / Alternative accommodation 33.33% of the Building Sum Insured (in addition to the BSI)

### Appetite

- Purpose built properties of standard construction
- Grade 2 listed
- Residential – Blocks of flats / Residential Portfolios
- Offices and mixed use
- Retail – All types including Retail Parks and Shopping Centres
- Commercial Light Industrial / Warehousing
- Manufacturing and Wholesaling – low hazard

### Unsuitable Risks

- Grade 1 / Grade A properties
- Outside UK, IoM, Channel Islands or Northern Ireland
- Thatched or timber-framed properties
- Physical assets: waste sites, nuclear / power stations, airside, quarries / mines, docks / boatyards / waterways

### Contact

 03300 589862

 [realestate@Qunderwriting.com](mailto:realestate@Qunderwriting.com)

### How to Trade

 **Submit presentations via email**

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## PROPERTY OWNERS NON-STANDARD



The Property Owners product is designed to be targeted for non-standard or hard to place risks.

### Core Cover

- Buildings
- Rent/alternative accommodation for residential risks (20% of Sum Insured)
- Property Owners Liability - £5m LOI
- Employers Liability for residential risks

### Optional Cover

- Rental Income for Commercial risks
- Employers Liability for commercial
- Terrorism

### Features & Benefits

- £1,000 + IPT minimum premium
- Low excesses - commercial £400 / residential £250
- A-rated capacity
- Composite Insured and First Loss Payee can be considered
- Wider perils considered for unoccupied properties
- 20% loss of rent / alternative accommodation (residential)
- Property Owners Liability - higher limits are available

- £25,000 communal contents (per premises)
- £25,000 landlords contents (residential)
- £10,000 illegal cultivation of drugs (security checks apply)
- Ability to remove 'Average', subject to an up-to-date RCA

### Appetite

- Single risks or larger portfolios
- Mixed commercial, residential or unoccupied
- Properties of non-standard construction
- Grade 2 or 2\* listed
- Longer-term unoccupied properties
- Properties undergoing works, including structural
- Residential occupancies including HMO's / Students / Asylum seekers / Air BnB
- Properties occupied by restaurants / takeaways
- Hospitality Hotels / pubs with late licenses and/or live entertainment
- Multi-tenure risks
- Non-domiciled owners where the property is managed locally in the UK
- First Loss Limit - Cover available if requested

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## TERRORISM



Q Underwriting's Terrorism product is designed to afford clients a very broad level of protection.

### Policy Standard Cover

- Property Damage
- Business interruption

### Optional Cover

- Terrorism Public Liability (Martyn's Law) Terrorism (Protection of Premises) Act
- NCBR Exposures (Nuclear, Chemical, Biological & Radiological)
- Cyber (such as damage to goods stored in a temperature-controlled environment and/or recreating data)



### Features & benefits

- A rated capacity
  - For risks situated in the UK, Channel Islands and Isle of Man
  - With a broad definition of terrorism (including "Lone Wolf")
  - Ability to cherry pick which locations / properties to insure
  - Nil claims excess
  - Experienced Underwriters will deal with referrals quickly
- Main extensions:
- Non-damage denial of access
  - Loss of attraction
  - Verified threat
  - Property in Transit ( whilst in the UK)
  - Public relations expenses
  - Claim preparation expenses
  - Looting

### Appetite

- Ideal for risks connected to Property Owners

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