



# Property Owners Insurance



# Property Owners' Insurance from Towergate ghbc

Our team of experienced experts have an in depth knowledge of the insurance needs of Property Owners. Our clients range from large companies to private individuals. All of our clients benefit from impartial, professional advice and we continually ensure that the cover and insurer offered is the most suitable for each client.



## Safeguard your property and income

If you own, manage, or are developing your own property or land, you will probably require specialist property owners' insurance protection. As a property owner or manager you are faced with a variety of possible insurable risks.

The value of the property and the potential income you may be expecting from it warrants thorough and flexible insurance protection. Like many other businesses, there are specialist policies to suit all property types and owner needs, which as experts in property owners insurance, we can help you to arrange correctly.



Towergate ghbc are able to deal with Property Owners risks across the whole spectrum and offer tailor-made insurance solutions from single properties through to multi-national portfolios.

We have particular expertise with major investors such as shopping centres and similar concerns and work closely with the owners and centre managers to ensure the insurance programme runs smoothly. We also have expertise in, and manage, a significant number of residential property portfolios. Having negotiated special arrangements with insurance providers, we are able to arrange cover for most types of properties.





## Not all Property insurance providers are the same

We can help you protect your property portfolio, provide market leading cover, bespoke documentation services and quality claims assistance.

As experts in Property Owners insurance we have a wealth of satisfied clients, ranging from investors in one or two properties, to major developers and estate managers.

## The cover we provide

One of our major specialisms is arranging less common covers. There are few brokers who are able to arrange the breadth of cover that we can place on your behalf.

We can arrange cover for:

- Waiver of subrogation rights against tenants
- Inadvertent omission to insure
- No pre-existing subsidence exclusion
- No restriction on occupancy (can include DSS, student and people of a transient nature)
- Automatic contract works cover without prior notification (subject to limits)
- Full cover available for unoccupied properties subject to pre-agreed risk management measures
- Landlords fixtures and fittings automatically included up to £5,000. This includes damage by tenants – both malicious and accidental damage
- £100 excess (excluding subsidence where the excess is £1,000)



## Why Towergate ghbc?

- We are experts – we have strength and depth in our property owners team so there will always be someone knowledgeable at the end of the phone should you need help
- We have hundreds of property owners as clients
- We are committed to providing you with a first class service
- We have an in-house claims team on hand should you suffer a loss
- We have specially negotiated arrangements with insurers for property owners
- We can manage all sizes of risk - from individual private residences to large multi-tenure, properties worth millions of points
- Our premiums are competitive
- We are part of Towergate Partnership - the largest independently owned insurance intermediary in Europe

## We can help you with:

- Assessing the risks to which you may be exposed
- Finding competitive terms with the most suitable insurers
- Arranging insurance for your property portfolio
- Help with billing and premium allocation
- Issuing insurance certificates
- Understanding policy wordings, exclusions and other complex terms
- Managing your claims
- Providing risk management advice



Having an experienced insurance adviser to help you through the insurance process will help ensure your property is suitably insured at a competitive price.



# What insurance can we arrange?

Our products extend further than the usual personal insurances to ensure you get the extra protection where you need it most. We have a number of optional extra services that may provide invaluable cover for things worth considering:

## Standard covers we arrange are:

- Buildings - All risks
- Employers liability cover up to £10m
- Property owners liability up to £5m (£10m on request)
- Loss of rent cover or up to 20% of the buildings sum insured for alternative accommodation
- Contents of communal areas £10,000

## Additional optional covers which can be arranged are:

- Business Travel
- Personal Accident
- Contractors All Risks
- Engineering
- Environmental Protection
- Latent Defects
- Legal Expenses
- Directors and Officers Liability
- Emergency out of hours service
- Office Package
- Restrictive Covenant Insurance

## Our Markets

We have access to a broad range of markets for property owners insurance including all the major insurance companies and have excellent working relationships with key underwriters.

## What to do next

We would be delighted to hear from you and to offer our services.

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Visit: [www.towergateghbc.co.uk](http://www.towergateghbc.co.uk)



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