



Commercial Property & Development Policies

Whether you are planning on doing a simple light refurbishment or a full build project from scratch, it is essential to have the correct cover in place during your project to ensure your buildings & contents are correctly protected.

Landlords Insurance

Renting a property is in itself a business, particularly for those who own more than one. Like any business, it needs the correct cover. It will ensure your investment is protected by providing cover for various situations which can arise with tenants e.g. damage from tenants, or loss of rent if the property were to become uninhabitable. Landlords Insurance can provide cover for the buildings, the landlord's contents, loss of rent, property owners liability & legal expenses.

Renovation/Specialist Works Policies

The moment you begin works on a property, which can be something as light as removing an internal wall, or replacing a kitchen/bathroom, a standard homeowner's policy often becomes insufficient as majority of providers exclude or limit cover while a property undergoes renovation/refurbishment. It provides cover for specific events which is not included in a contractors policy, such as flood, storm damage or subsidence.

Contractor All Risk (CAR) Policies

For construction professionals, such as property developers or builders, who are looking to undertake works, this policy protects all the associated items involved in a construction project but not the building structure itself (which would be covered by a renovation policy). This includes the likes of owned plant, hired plant, tools & temporary structures.

