



Core Appetite Series

## Property Investors (Online Insurance)

### Pursuing Better Together. It is our promise to our brokers to:

- Listen, share insights and work together to deliver informed solutions.
- Build trusting, respectful and responsive relationships.
- Understand your goals and explore possibilities together.

Our specialist property investors insurance is designed for owners and landlords of let commercial and residential properties, as well as mixed portfolios. They will benefit from all risks cover provided as standard

### Key Features

- A 35% day-one uplift, to protect against a possible shortfall in a claim payment due to inflation.
- £2m capital additions limit with £500,000 in respect of alteration, additions and improvements.
- £250,000 contract works cover.
- £50,000 damage to landscaped gardens.
- £5m POL cover as standard.
- £1m liability cover for legionellosis.
- £7,500 replacement locks and keys following theft.
- £5,000 tree felling or lopping.
- £500 removal of wasp and bee nests.
- Empty buildings – notification only required after 30 days.
- Failure of Other Insurances – 20% of total sum insured (£2m limit).
- Fly tipping cover up to £5,000.
- Glass cover automatically included.
- Trace and access – no inner limit.
- Unauthorised Occupation (£5,000 any one Property).

### Target business includes

-  High street retail.
-  Property investors.
-  Purpose built blocks of flats.
-  SME industrial (i.e. metalworkers, precision engineers).
-  SME warehouses (electrical goods warehouses).

### Contact our online trading team

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Winner  
Broker Partner of the Year



Winner  
Commercial Lines  
5 Stars