

Property Protector

Commercial Property Owners Product



Overview	Commercial Property Owners Product
Who	Landlords with 1 property to Portfolios of 2--100 properties
For	Individuals/Partnerships/Limited & Management Companies
	Pension Funds/Trusts/Estates
Where	United Kingdom inc Northern Ireland ,Channel Islands and the IOM
Tenancy Types	All types of Commercial Property individually underwritten
Properties including non standard	All types of Commercial Property individually underwritten
Headline Cover (key facts for all details*)	Accidental Damage including Glass.
Loss of Rent Cover/Indemnity Period	30%/12/24/36 months including alternative accommodation
Property Owners	£5m Property Owners Liability including corporate manslaughter
Employers Liability	Optional
Subsidence /Terrorism/Tree Felling	Included as standard/optional/standard
Malicious Damage by Tenant	Unlimited
Capital Additions/Omission to insure	20% or £1m/1m
Landscaping Costs/Emergency Servs	£25,000
Loss of Metered Utilities/Trace & Access	unlimited/100,000
Inspection/Services Warranty (Empty)	Weekly inspections needed after 45 days of unoccupancy
Empty/Unoccupied Cover Restriction*	Policy cover is not restricted during periods of unoccupancy
Property Protector Assist	
Legal Indemnities	Optional
Legal Expenses Cover	Optional but eviction of squatters included under material damage
Rent Guarantee	Optional
Special Features	
Broker Network Members only scheme	See Testimonials from fellow Broker Network Members
Enhanced commission levels	Up to 27.5% for top supporting brokers
No Claims Discount	5 year scale
Basis of Contract	Statement of Fact
Service Standards	Ellis Bates say "9 minutes from quote to receiving the policy docs"
Members only Web -site	Download all the information you require
Wholesale Facility	All your clients needs satisfied within the Network
General Excess at £250.00	Fire, Lightning, Explosion Aircraft (Nil) £1,000 for subsidence
Underwriters/Partners	Zurich/ARC