

Ideal risks

What could help write business with Property Protector?

- Submissions via the Property Protector portal with accurate details and realistic target premium
- Submission of good detailed quality from broker with accurate details and realistic target premium
- Commercial Property incl. Warehouses, Manufacturing & Industrial and Trading Estates
- Blocks of flats
- Office blocks
- Private Dwelling Houses including holiday lets/AirBNB
- Risks with Total Sum Insured up to £10M
- Unoccupied risks Total Sum Insured up to £2m
- Low risk trades/tenant types etc
- Listed properties, provided a current valuation (within the past 3 years) stating the sum insured is also submitted
- CCJ's (these are generally ok, provided they have been satisfied/settled)
- Single flats in Scotland
- Fast turn around - quotes provided usually the same day provided adequate risk information submitted. If the case is an insurer referral, terms usually provided within 24 hours.
- Expert advice from knowledgeable underwriters with a combined insurance experience of over 100 years.
- Staff who care and want to help you place risks and have great relationships with property owners specialist Insurers.

What could prevent a quotation from Property Protector?

- ✓ Risks with outstanding claims
- ✓ Properties with non-LPCB approved composite panels
- ✓ Quotes with unrealistic target premiums i.e. sub 10p rates, unless blocks of flats or offices
- ✓ Poor/frequent claims experience/ loss ratios over 50% over the last 3 or 5 years
- ✓ Nightclubs & Unoccupied Churches
- ✓ Recycling risks (or in close proximity)
- ✓ POL in isolation
- ✓ Mills & Converted Mills
- ✓ Composite Insured
- ✓ Plastics manufacturing
- ✓ Outstanding liquidations/any liquidations where money is still owed/any which have occurred within the last 5 years, irrespective of whether they've been satisfied/settled
- ✓ Housing association risks, unless they comprise a small portion of a large portfolio
- ✓ Clients who are domiciled abroad
- ✓ Over £250,000 works being carried out
- ✓ First Loss Payee
- ✓ Asylum Seeker tenants
- ✓ Individual Flats in England, Wales, NI, IOM

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Scan to visit our website
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