



Made possible



in QBE Europe



Commercial Property Owners

Your property owner clients need flexible cover built on solid foundations.

That's why our commercial property owners insurance gives complete peace of mind.

As business insurance specialists, insuring commercial premises is one of the things we do best, so you can rest assured that your clients are in safe hands.

The policy offers flexible commission and flexible, tailored cover.

Main benefits

- Fast e-trade quotes, 24 hours a day
- Statement of Fact based for reduced paperwork and improved workflow
- Flexible commission
- All Risks cover including subsidence as standard
- Day one reinstatement basis of cover
- Property and loss of rent sum insured up to £5million per location
- Offers Property Owners liability limits from £1 million to £10 million
- Online MTAs and renewals, so faster turnaround for your clients
- Delivery of policy documents when you want them puts you in control
- Comprehensive wording
- Option to vary excesses.

Did you know...?

As well as the business, we can insure the vehicles. QBE Mini Fleet is now available on e-trade.



Our SME insurance products cover property, casualty, motor and specialist lines. See www.QBEeurope.com/sme

Why Choose QBE?

Because we make it possible.

As specialist insurance providers for almost every kind of business, our people have the experience, detailed knowledge and positive attitude you need to achieve your goals.

We don't believe that one size fits all. Nor are we influenced by what others do. From policy inception through to claims settlement, we apply our energy and expertise to really understanding our clients' needs. It's this attention to detail that enables us to tailor the solution that's exactly right for them.

QBE for SME

We want to help you win more business by giving you

- Flexible, tailored products specially designed for SMEs
- Direct access to empowered underwriters
- An 'open for business' attitude to risk and rates

We're particularly good at covering:

- Office and retail
- Wholesale and distribution
- Light manufacturing and assembly (electronics, technology, engineering, etc.)
- Long established businesses with a low claims frequency
- Single tenancy buildings including retail, office and surgeries with flat above

Some areas where this product isn't suitable are:

- Residential properties
- Student accommodation
- Residential care homes
- Mainly unoccupied properties

Standard Cover

Buildings

- Buildings, landlord fixtures and fittings, roadways, paths and car parks
- Standard 15% Day One reinstatement cover with option to uplift to 25%
- Capital Additions
 - Limit £1 million for alterations
 - Limit £2 million for new purchases
- Contract works, limit £250,000
- Glass
- Costs involved in the eviction of squatters, limit £5,000
- Trace and Access, limit £5,000
- Tree felling or lopping, limit £2,500
- Rent and alternative accommodation expenses, limit 15% of the buildings sum insured
- Replacement of locks, limit £5,000
- Subsidence, £1,000 excess

Legal Expenses

- £100,000 standard sum insured

Optional Covers

Contents

- Landlord's contents
- Personal property of your principals, employees, partners or directors, limit £500

Business Interruption

- Loss of rent receivable
- Cost of re-letting buildings
- Rent receivable (capital additions), limit £500,000
- Alternative accommodation for residential part of the buildings
- Loss of investment income on late payment of rent
- Denial of access.

Property Owners Liability

- £2 million limit of indemnity as standard
- Option to reduce to £1 million or increase to £5 million or £10 million
- Defective premises cover.

Employers Liability

- Standard limit of indemnity – £10 million

Terrorism

- Option to include terrorism for all property and business interruption covers.

Failure of building services equipment

- Cover for electrical or mechanical breakdown of machinery plant
- Replacement equipment – rental or hire costs, limit £5,000
- Temporary repairs and expediting costs, limit £20,000
- Loss mitigation costs, limit £5,000



Get a quote or more information

QBE FastFlow

Web: fastflow.qbe.com

Email: SMEcommercial@uk.qbe.com

Phone: 0800 917 9369

Acturis

Category: **Property**

Policy Type: **Property Combined**

Product Target: **Property Owners**

Email: SMEnew@uk.qbe.com

Phone: 0800 917 9362

Also available on **SSP and Applied TAM**

Intended for broker use only. Please refer to our policy wordings for full terms and conditions and any exclusions that may apply.

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QBE Insurance Group Plantation Place 30 Fenchurch Street London EC3M 3BD
tel +44 (0)20 7105 4000 www.QBEEurope.com

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