



PROPERTY INVESTORS

PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

HOW DOES THIS PRODUCT COMPARE TO A "STANDARD" OFFERING?

Designing a property owners' product is like designing a house, there won't be one thing which makes it stand out - we have to get every aspect of the design right.

We build in details, like enhanced levels of cover, that make our policy just that little bit different, like an Average Waiver if the property was professionally valued in the last 3 years, so your client doesn't get a partial settlement. We also automatically offer environmental clean-up costs including statutory costs up to £1M, Malicious Damage by Tenant, Legal Contingency cover, Concern for Welfare and embedded legal cover.

We ensure your client won't pay more than they need by tailoring covers to the risk. We also offer increased excesses for a discount.

And we not only build extras into our policies, but into our claims too: at Pen Real Estate you won't go into a claims process, all of our clients have a dedicated claims handler and their expertise means bespoke support that adds value at every stage in the process.

You'll find us easy to do business with. Because we are in charge of the underwriting, not only will you get a quick response, but we can be flexible about what we cover and can offer discounted rates for good risks.

WHAT ELSE DO YOU NEED TO KNOW?

- Day One basis of settlement cover
- Unlimited Trace & Access cover
- £10M limit of property owner liability as standard
- £100K contents as standard
- Legal Contingencies clause to free any premises from an Adverse Right, Restrictive Covenant and/or Chancel Repair Liability and/or to purchase an Easement or purchase or create an alternative comparable Easement
- Legal Expenses - additional enhancement available
- Optional Employers Liability
- Optional Rent Guarantee

WHO QUALIFIES?

Up to 1,500 commercial property uses.

Commercial properties with a residential element can also be covered and we welcome mixed portfolios.



