



TOKIO MARINE  
KILN

## Insurance Products

# Property Owners'

Tokio Marine Kiln has a dedicated market-leading team of experienced underwriters with many years' knowledge and technical expertise, who are empowered to provide the fast and flexible underwriting approach required for the specialist field of Property Owners' insurance.

Our Property Owners' insurance provides clients with the comfort and certainty that their financial assets will be protected against physical damage, their income will be secured in the event that their properties suffer damage or become uninhabitable, and that their third party liability claims will be met.

This product is designed for property owners, asset managers, management companies, investment funds and pension funds investing in commercial and residential real estate.

Our Property Owners' insurance can be tailored to meet the exact needs of our clients and protect them from the financial impact of physical damage to their properties, fixtures and fittings and landlords' contents, with cover for alternative accommodation or business interruption, including loss of rent and service charges.

We also provide liability cover to defend clients against any legal liabilities arising in connection with their ownership of a property.

Our underwriters are supported by our Claims teams, working with third party adjusters, and our in-house Risk Engineering team, undertaking site visits, and providing training and guidance, all based under one roof in London's iconic 'Walkie Talkie' building.

### What we cover

Our cover includes:

- Capacity up to GBP200m per risk
- Property Owners' Liability up to GBP25m, including Legionellosis, Terrorism and Asbestos, where appropriate, and Employers' Liability
- Physical damage to buildings
- Business interruption/loss of rent/alternative accommodation
- Security rating of A+ Standard & Poor's (September 2015)
- Tokio Marine Kiln policy wording and broker wordings
- Pool Re Terrorism
- Captives

## About Tokio Marine Kiln

Tokio Marine Kiln is a leading international insurer with a reputation for underwriting excellence, great people and innovative products. As part of one of the largest insurance groups in the world, our underwriters are empowered to assess each individual risk, to make on-the-spot decisions and to find the right solutions for our clients' needs.

The ability to settle valid claims quickly and fairly in a human way is central to our business philosophy, and our adjusters are empowered to exercise their professional judgement to deliver an exceptional customer service.

## Contact

Stuart Somerville ACII – Head of Property Owners  
**+44 (0)20 7280 8456**  
[stuart.somerville@tokiomarinekiln.com](mailto:stuart.somerville@tokiomarinekiln.com)

Nicholas Kociuba ACII – Senior Underwriter  
**+44 (0)20 7280 8455**  
[nicholas.kociuba@tokiomarinekiln.com](mailto:nicholas.kociuba@tokiomarinekiln.com)

David Thomas ACII – Senior Underwriter  
**+44 (0)20 7280 8433**  
[david.thomas@tokiomarinekiln.com](mailto:david.thomas@tokiomarinekiln.com)

Laura Grave ACII – Underwriter  
**+44 (0)20 7360 1480**  
[laura.grave@tokiomarinekiln.com](mailto:laura.grave@tokiomarinekiln.com)

## Empowered Expertise

[www.tokiomarinekiln.com](http://www.tokiomarinekiln.com)

T **+44 (0)20 7886 9000**

To Be a **Good Company**

### Tokio Marine Kiln

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. For further information please visit [www.tokiomarinekiln.com](http://www.tokiomarinekiln.com)