



Real Estate

Appetite guide



Product Information

Our Real Estate facility is backed by A rated capacity, delivers a competitive product, and we handle claims through our award winning in-house claims team meaning service is quick and efficient. We have experienced and empowered real estate underwriters ready to assist our brokers and their clients.

We have the ability to write up to £100 million TSI any one location which is market leading for a virtual insurer.



Core Features & Benefits

Property damage:

- All risks covering damage not otherwise excluded
- Standard day one uplift of 35%, up to 50% available
- Landlords' contents automatically covered up to £50,000
- 60 day unoccupancy trigger
- Contract works covered up to £250,000

Property owners' liability:

- £10 million limit of indemnity as standard
- Managing agent indemnity available via optional extension
- Includes £250,000 cover for advertising liability

Loss of rent/alternative accommodation:

- Residential cover automatically included at 33.3% of uplifted sum insured, 36 month indemnity period
- Commercial loss of rent based on declared value – choose from 12, 24 or 36 month indemnity period



Additional Cover Options

Legal expenses – limit £50,000 for your property or £100,000 for your business
Terrorism (Pool Re or private market) – declared values follow the property damage section
Employer's liability - £10 million limit of indemnity as standard





Target:

- Property located in England, Scotland or Wales
- Residential property of all kinds:
 - Private dwelling homes
 - Maisonettes
 - Blocks of flats (purpose built or converted)
 - Mixed use buildings and mixed property portfolios
 - Managing agent portfolios
- Retail, office and light industrial commercial property

Can be considered:

- Blocks with some holiday let use (up to 50% of total)
- Listed buildings (GII, GII*, GI and Scotland equivalent)
- Hospitality and accommodation (pubs, restaurants/takeaways, bars, hotels)
- Properties with modern methods of construction
- HMOs & purpose built student lets

Outside of our Appetite:

- Owner occupied property
- Property where >30% of the building construction materials are combustible
- Buildings with combustible cladding requiring remediation
- Holiday home/lets
- Heavy industrial/high risk commercial
- Large manufacturing or warehousing risks (>£5 million TSI)
- Residential property under the control of charity, local council or housing association
- Care homes for elderly, special needs, drug/alcohol/mental health, youths
- Nightclubs/adult entertainment
- Dry cleaners/laundrettes
- Education risks (schools, colleges, training facilities)
- Property in a high flood risk area/with a previous flood claim
- Property with recent or ongoing subsidence claim/issues
- Vacant properties

Considerations:

Underwriting criteria can be flexible where a property is part of a portfolio. We also have access to non-standard facilities.

*Non-exhaustive list

Get in touch:

T: 01277 886 222

E: realestate@camberforduw.com

W: www.camberford.com

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