

Commercial Property Owners Insurance



What is it?

Commercial Property Owners Insurance is specialist cover for people who own property that they do not occupy, for example a let property.

Who needs it?

If you a business that owns property, regardless of what that property is used for, you'll need commercial property owner's insurance.

The type of policy arranged for you will take into consideration the type of property and what the tenants are likely to be doing.

Type of Property

Commercial properties are held to different standards to residential properties and may be constructed differently or have more complex heating or electrical systems. Your insurance product will take this into account.

Property Use

Residential tenants are likely to be engaged in less risky activities than commercial tenants and your cover will be adjusted depending on the level of risk your tenants pose to the building.

What does it cover?

There are a multitude of insurers offering property owners insurance and we will work with you to determine what cover you need for your property portfolio. Typical cover includes:

- Material Damage to the building as standard with the option of covering against accidents or malicious damage
- Rebuild costs
- Damage to contents belonging to you
- Loss of Rent
- Property Owners Liability
- Legal Expenses (optional)
- Employer's Liability (optional)

What does having Commercial Property Owners Insurance mean to you?

Whether your business owns one house or a portfolio of commercial properties, you need to know that your business will not be affected if something happens to one of them. Your insurance policy will look at the risks and considerations for your particular needs and be tailored to your needs.

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