

Suits: Small Medium Enterprise landlords and property investors

## ONE PRODUCT. ONE SOLUTION. ALL UNDER ONE ROOF.

New business quotes of fewer than six properties is now traded exclusively on Properties, our e-trade proposition designed specifically for property owners of commercial and residential premises, as well as mixed occupancy and blocks of flats. Or any combination of these!

This move is designed to make your life easier - giving you back time to concentrate on your customers. By doing business with us on-line, you are realising the benefits that e-trade bring you and that they are far above the traditional way you have done business with us in the past ? make sure you take advantage.

For more than six properties, or for customers that are too big to e-trade, we also offer our Property Owners' Insurance product.

## COMPETITIVE PROPERTIES PRODUCT FOR SME BROKERS

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### TAKE A LOOK AT THE PROPERTIES REFRESH BROCHURE FOR DETAILS OF THE CHANGES THAT WE'VE MADE.

#### Great standard cover

- Wide definition of buildings - car parks, outbuildings, CCTV and lighting, drains, pipes and cables, landlords fixtures and contents of common parts
- Day one cover to a maximum of 50%, with 30% as standard included in the price
- Up to 500,000 alterations, additions and newly acquired buildings cover
- Malicious damage and theft by tenants included
- Alternative accommodation costs, including loss of rent up to 30% of buildings sum insured for residential properties
- Contract Works cover where the policyholder is responsible for arranging insurance and the contract price is less than 100,000
- Automatic cover for Book Debts up to 25,000 for outstanding debts that you are unable to trace following damage covered by the policy

#### Flexible range of benefits

- Landlords' contents up to 50,000
- Terrorism cover
- Legal expenses up to 100,000

- Property owners' liability up to 5,000,000 (with Legionellosis included up to the same limit)
- Loss of rent for commercial premises up to 2,500,000 over 36 months
- Flexible commission ? reduce to as low as 0% or increase to a maximum of 40%

**[Click here to visit our Properties FAQ's page.](#)**

## SWEET SPOTS

Examples of where we have a particularly strong appetite, are actively targeting, and have been found to be at our most competitive.

- Extremely competitive for eligible residential tenant types with a Declared Value over 100k
- Office and Retail premises with a Declared Value over 100k
- Single tenure industrial units and retail warehouses with a Declared Value over 100k
- Single premises portfolios
- Two or four non-residential premises portfolios

## POSITIVE RISK FEATURES

Factors we will take into account to make our sweet spots even more competitive.

- Fewer than 3 claims per premises in last 5 years
- Standard construction
- Built after 2000 or between 1965 & 1979
- Full repairing lease
- Property owned for more than 7 years

## SHOWSTOPPERS

Risks we would never write, or write only rarely forming a small part of a wider portfolio.

- Bed & Breakfast/Care & Support/Asylum Seekers
- Housing associations or property developers
- Multi tenure industrial units or retail warehouses
- Use of Guard Dogs
- Use of pressure jet heaters
- Incorporation of composite panels in construction of commercial premises involved in food production or storage
- More than incidental proportion of empty premises
- Less than six months tenancy agreements

## DID YOU KNOW

80% of trades are eligible occupants for RSA Properties.

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## CONTACTS

### **SME etrade Team**

0345 071 6040

[etrading.team@uk.rsagroup.com](mailto:etrading.team@uk.rsagroup.com)

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## CLAIMS INFORMATION

### **Express Claims Handling**

We express handle suitable commercial property claims worth up to 2,500. This means that we aim to conclude settlement within 24 hours\* by collecting important information to validate the policy cover at first notification, and making payment by your customers' preferred method.

Unique in-house Loss Adjusting service

Exclusive access to a network of carefully selected suppliers offering property services at specially negotiated rates.

\*Core working hours are Monday to Friday, from 9am to 5pm.

Property Claims:

0330 102 4100

promise.propertyclaims@uk.rsagroup.com

Liability Claims:

0330 100 6479

promise.injuryclaims@uk.rsagroup.com

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## FINANCIAL STABILITY AND SECURITY

With a heritage stretching back 300 years, RSA is one of the world's leading multinational quoted insurance groups. We provide insurance and risk management in more than 150 territories and have major operations in Europe, Asia, Canada, the Middle East and Latin America. Focusing on General Insurance, we have around 23,000 employees worldwide.

Agency	Financial Strength	Effective Date	Outlook
Standard & Poor's	A	28 Feb 2014	Stable
Moody's	A2	28 Feb 2014	Negative

Royal & Sun Alliance Insurance plc (No. 93792).

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