

Portfolio arrangements & cover enhancements

Portfolio arrangements

- One common renewal date allowing you to focus more time on core business of managing blocks rather than having to devote time to insurances throughout the year
- Having one provider creates greater leverage with one Insurer so we can obtain more competitive premiums and will receive preferential service
- Alongside the portfolio, Insurers will also provide a dedicated claims contact and loss adjuster to enhance the claims proposition currently being provided.
- Potential risk Management Fund (i.e. up to £5k or £10k depending on premium level and claims history)
- Access to Claim Control (24/7 x 365 online claim portal direct to Insurers and Clear)
- Potential Co-branding of Risk Management / Loss Prevention Guide
- The new portfolio Insurer will match the existing levels of insurance, policy covers and excesses whilst providing a 5% rate reduction over the incumbent Insurers renewal quote and including the below Cover and Wording Enhancements. Therefore we guarantee a lower premium with wider cover than is currently being provided by the existing arrangements

Cover enhancements

- £15,000,000 Limit for Property Owners Liability
- £10,000,000 Limit for Employer's Liability
- £100,000 Legal Expenses
- £25,000 Landlords / Communal Contents
- 50% Uplift
- 33% Alternative Accommodation



Contact us

For further property insurance advice and guidance please contact: www.clearinsurancemanagement.com

Clear Real Estate is a trading style of Clear Insurance Management Limited which is authorised and regulated by the Financial Conduct Authority (FCA). You can check these details on the Financial Services Register by visiting the FCA's website (www.fca.org.uk). Our FCA number is 307982. Registered in England and Wales, No. 3712209. Registered office: 1 Great Tower Street, London, EC3R 5AA

Wording enhancements

- Contract works Cover increased to £500,000 any one claim
- Continuing Interest and Hire Charges
- Exploratory costs, replacement of defective parts
- Fixed glass and sanitary ware
- Workmen
- Fly tipping cover increased to £10,000 any one claim and £50,000 any one period
- Electricity, gas, water and similar charges – excess costs
- Fire extinguishing
- Pets, security dogs
- Removal of nests cover increased to £5,000
- Eviction of squatters cover increased to £50,000
- Temporary accommodation / rent / contributions / storage
- Theft of Keys cover increased to £7,500 any one block and £50,000 in the agg
- Water removal from basement
- Subrogation waiver cover to include any lessee
- Debris recycling
- No exclusion for Malicious Damage caused by Tenant

About Clear

Clear is a Chartered Broker and proud to be a Top 30 Independent Insurance Broker in the UK.

Our considerable experience in the property sector gives us the capacity to design bespoke and exclusive insurance solutions for the whole property market.

clear
real estate