



PROPERTY OWNERS

HELPING YOU TO UNDERSTAND
OUR PROPERTY OWNERS INSURANCE



Property Owners Insurance

We offer a range of bespoke policies designed to cover various types of properties, both commercial and residential.

Products under this category include: Property Owners, Unoccupied Property, Residential Let (Non-Standard), and Holiday Let.

Unoccupied Property Insurance

- Insurer: Tokio Marine HCC | Accelerant | Hadron
- Cover Limit per location:
 - Up to £2 million for residential risks
 - Up to £2.5 million for leisure and hospitality risks
 - Up to £5 million for commercial properties
- Coverage for vacant premises
 - Flexible durations of 3, 6, or 12 months
 - FLEA, FLEA: plus flood, storm and theft; full perils available

Holiday Let Insurance

- Insurer: Tokio Marine HCC
- Cover Limit: Up to £2 million per location
- Includes Airbnb
- Covers loss of rent for pre-booked periods
- Alternative accommodation for renters
- Able to offer a 30 day inspection clause

Property Owners Insurance

- Insurer: Hadron | Accelerant
- £15M total material damage
- Loss of rent cover (12, 24 or 36 months)
- Alternative accommodation
- Employers liability as standard
- Glass cover
- Signs
- Public liability cover up to £5 million
- 850 trades covered including:
 - Hotels
 - Pubs & bars
 - Restaurants
 - Sports, gyms & social clubs
 - Nightclubs
 - Bars
 - Care homes
 - Takeaways
 - Leisure facilities
 - Retail
 - Residential buildings with up to 10 flats

Residential Let (Non-Standard) Insurance

- Insurer: Tokio Marine HCC
- Cover Limit: Up to £2 million per location
- The Residential Let Scheme is aimed at residential properties that have been rented out to the following type of tenants:
 - Professional working tenants
 - Students
 - Asylum seekers
 - DSS
 - Sub let
 - Family members
 - HMO
 - Bedsits



HOME & CONTENTS

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Household Insurance

Appetite

- Non-standard construction - excluding thatch
- Subsidence
- Flood properties - access to flood re-building works up to £250,000
- Claims heavy risks
- Extended unoccupancy
- Clients with CCJ histories

Home & Contents Insurance

- Insurer: Hiscox | Tokio Marine HCC | Hadron
- Cover Limit: up to £2.5 million per location
- Specialist household policy - designed for non-standard residential properties in the UK
- Blanket policy which provides minimum £50,000 contents cover
 - Can do higher based on true sums insured
- High risk items £1,500 SAL

Mid Net Worth (Non-Standard) Insurance

- Insurer: Hiscox | Tokio Marine HCC | Hadron
- Cover Limit: Up to £5 million per property for buildings and contents combined
- We are able to provide worldwide risk cover
- We are able to cater for
 - High value items - jewellery (Up to £15,000 sums insured), collectables, antiques & fine art (up to £25,000 sums insured)
 - Listed properties

Business Home Insurance

- Insurer: Hiscox | Tokio Marine HCC | Hadron
- Cover Limit: Up to £2.5 million per location
- Coverage for residential properties used for business purposes or as a home office
- Businesses Include:
 - Bed & breakfast
 - Beauty
 - Hairdressing
 - Health & fitness
 - Childminding
- We are unable to cover:
 - ⊗ Full-time jewellers
 - ⊗ Motor trade
 - ⊗ Campsites
 - ⊗ Events with over 20 guests
 - ⊗ Nurseries

Holiday / Second Home Insurance

- £500K re-build and £50K contents on personal holiday homes
- 30 day inspection clauses available

For more information visit our website:
<https://nbsunderwriting.co.uk/products/>

