



PROPERTY OWNERS

HELPING YOU TO UNDERSTAND OUR PRODUCTS



Commercial Property Owners Insurance for Care Homes

NBS Underwriting has specialist knowledge in providing insurance for the care sector. In addition to our comprehensive **care home insurance product**, we also offer commercial property owners' insurance for buildings used as care homes.

Our commercial property owners insurance includes a specialist policy tailored to cover care home properties. We can also provide coverage for multiple locations under a single policy.

Our property owners product can cover care homes with total **sums insured up to £15 million**.

Types of care home properties we cover:

- ☐ Residential care for the elderly
- ☐ Nursing homes
- ☐ Hospices
- ☐ Retirement villages

Review on referral:

- ☐ Supported living if 24/7 on site support

Not in appetite:

- ☒ Homes exclusively for children or young adults

Standard Cover

Glass cover – unlimited
Day one uplift
Property owners' liability – £5,000,000
Employers liability – £10,000,000
Legal expenses – £100,000

Adjustable Cover

Buildings
Landlords' contents
Loss of rent
Indemnity period of 12 to 36 months

Top tips

- ☐ Provide a target premium - this helps us provide the best terms in the first instance.
- ☐ Communicate through the case notes on our system, where possible, to maintain an audit trail and speed up the quote process.
- ☐ Proposer names must be provided in full.
- ☐ Trading names as well as legal entities must be provided.
- ☐ Provide additional details when requested.
- ☐ We will always try to ensure that quotes are provided as quickly as possible please chase when risk is urgent.

Key Contacts

Development Underwriter: Oliver Mercer
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Visit www.nbsunderwriting.co.uk
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