



 ecclesiastical

Specialist Real Estate
expertise for your
property clients

For broker use only

We provide more than just an insurance policy. We do things differently.

Specialist expertise you can rely on

We're a specialist insurer with experience in valuation and risk management. Backed by over 130 years of experience, our real estate insurance is designed to provide you and your property clients with security and peace of mind. That's why we're one of the main players in the real estate sector.

Specialist teams

We pride ourselves on providing outstanding service which is why you and your clients have direct access to a specialist underwriter and claims handler. Our specialist team are professionals - they're open, honest, committed and proactive. When working with us, you're always dealing with the decision maker who can offer expertise and flexibility.

Portfolio approach to real estate

We've a broad risk appetite and understand the need to take a portfolio approach when considering real estate opportunities. We write mixed portfolios and individual risks for a range of property owners and managing agents. With a choice of products and the flexibility to tailor policies, our specialist underwriters will work with you to provide your clients with the cover they need to protect their business.

From commercial properties including offices, retail trades, retail parks, and shopping centres as well as mixed portfolios to residential properties including blocks of flats and retirement accommodation, our specialist expertise of the real estate sector means we understand the needs of your property clients.

"As a specialist Real Estate Insurance Broker, it is essential to work with insurers who understand the sector and can respond to the specific requirements of our clients. The Ecclesiastical Real Estate team are proactive, with experienced underwriters and a sensible approach to underwriting and risk management that allow us to deliver a high level of service to our mutual clients."

Global Insurance Broker



Protecting your clients business

We provide a broad range of cover within one tailored policy including specialist covers.

We've the ability to provide a comprehensive building valuation service at no extra cost to ensure the building sums insured are sufficient to support, repair or reinstate in the event of a loss.² If our valuation is accepted and we are kept informed of all changes, no Condition of Average will apply and we will pay up to the full sum insured.

Property Damage

- ◆ Property damage cover for buildings and contents:
 - Buildings cover includes cover for certain types of wind turbines and solar panels
 - Contents of the common parts includes maintenance and cleaning equipment and the furniture and fittings in common parts.
- ◆ Property damage contains a range of automatic extensions.

Rental income

- ◆ Rental income cover following an insured event and the extra costs to minimise the loss of rent
- ◆ Rental income contains a range of automatic extensions.

80% of commercial properties are thought to be underinsured.¹

Public and employers' liabilities

- ◆ Employers' liability up to £10,000,000 per claim including legal costs and £5,000,000 per claim related to terrorism
- ◆ Public liability up to the limit chosen per event
- ◆ Corporate manslaughter defence costs up to £5,000,000.

Equipment breakdown

This cover is automatically included when Property Damage is selected.

- ◆ Equipment breakdown for a range of equipment including lifts, boilers and air conditioning systems
- ◆ Equipment breakdown contains a range of automatic extensions.

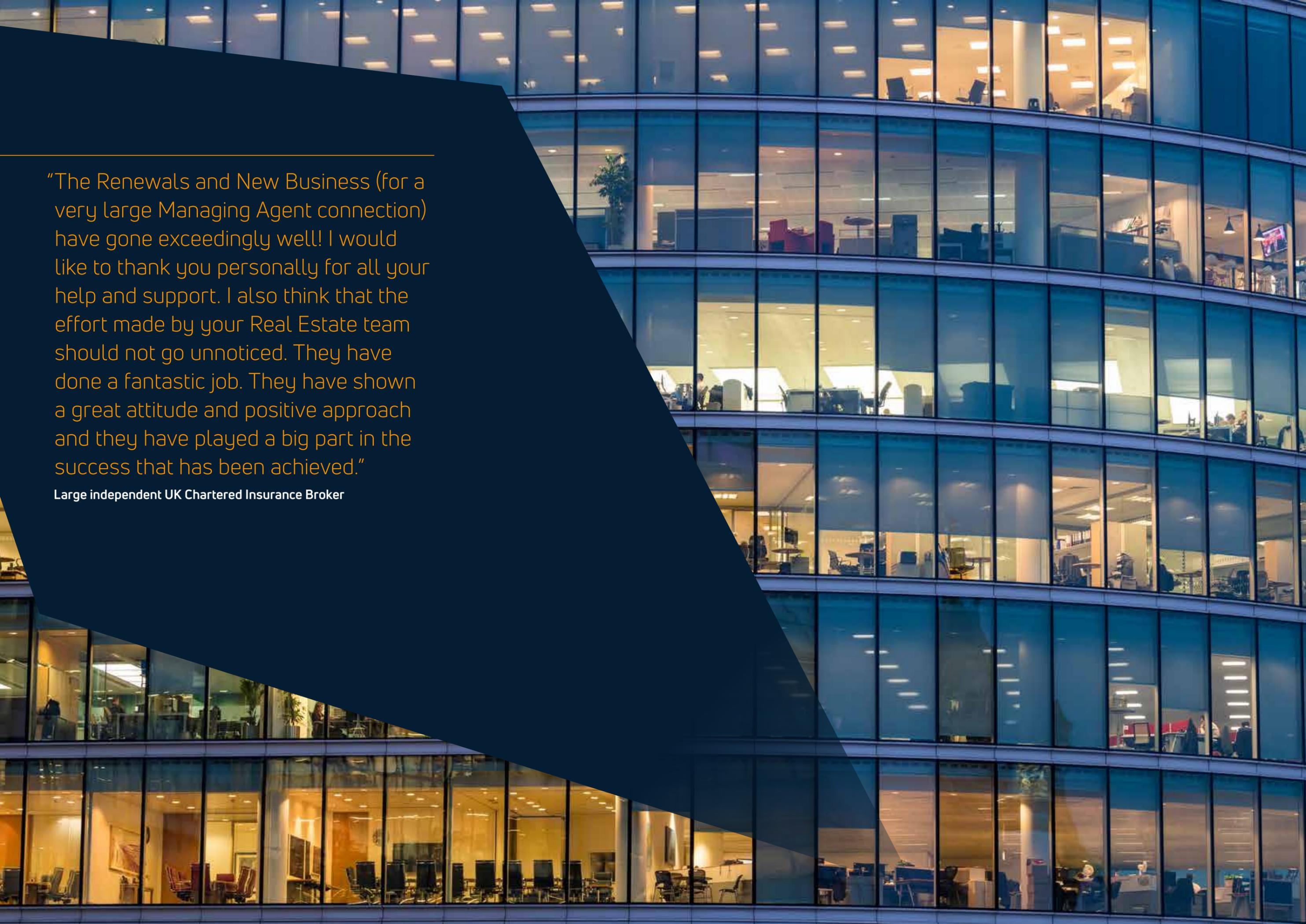
Additional cover – available at an extra cost

- ◆ Legal expenses cover for a range of legal issues specified in the policy
- ◆ Legal costs and expenses including solicitors and barristers fees, court costs, expenses for expert witnesses, attendance expenses, accountants' fees and employment compensation awards
- ◆ Terrorism cover including loss of revenue
- ◆ Trustee and management liability for Resident Associations.

What is the Condition of Average?

Policy premiums are based on the sums insured. The higher the value the larger the premium generally. Therefore, if a lower property value than its actual value is provided, the full premium required would not have been paid. In these circumstances, many insurance policies include the Condition of Average whereby the amount of a claim is reduced by the same percentage e.g. the buildings are insured for £800k but the actual value is £1m, any claim made, will be reduced by 20% – the amount of underinsurance.

1. Research by the Royal Institute of Chartered Surveyors and the Building Cost Information Service suggests as much as 80% of businesses in England and Wales have an element of under insurance on their commercial properties.
2. Subject to underwriting criteria.



"The Renewals and New Business (for a very large Managing Agent connection) have gone exceedingly well! I would like to thank you personally for all your help and support. I also think that the effort made by your Real Estate team should not go unnoticed. They have done a fantastic job. They have shown a great attitude and positive approach and they have played a big part in the success that has been achieved."

Large independent UK Chartered Insurance Broker



Experts in managing risks in our specialist markets

Our in-house team of qualified risk specialists are here to provide your property clients with support. Our In-depth knowledge and experience in our specialist markets means we can help your property clients manage their risks.

Our range of risk management services include:

- ◆ Our free [Risk Advice Line](#)¹ provides access to our in-house team of risk experts who are on-hand to answer any risk related queries
- ◆ Access to a wide range of digital risk guides and checklists, all available on our [Risk Management hub](#)
- ◆ Access to risk mitigation services through our preferred supplier network of fully vetted, market leading suppliers
- ◆ We run technical webinars and seminars on a range of risk topics to help clients manage their risks. Discuss the options available with your Account Manager
- ◆ Want to build your risk knowledge? We have a range of E-learning tools available on key risk management topics.

100% of customers are satisfied with the technical expertise and quality risk advice from our in-house surveyors.²

1. Monday to Friday 9am -5pm excluding Bank Holidays.

2 Ecclesiastical Risk Management Customer Opinion Results Half year results 2020.



Changing Lives

Established to contribute to the greater good of society, today this vision remains unchanged, with our sole purpose to give back to the communities and sectors in which we do business. In addition to our own charitable giving, all available profit goes to our owner AllChurches Trust, for distribution to good causes.

- ◆ Our funds are responsibly and ethically invested via EdenTree, pioneers in responsible and sustainable investment since 1988 and part of Ecclesiastical Insurance Group
- ◆ First insurer to commit to the HSE's strategy 'Helping Great Britain Work Well' improving working practices for all
- ◆ Our Movement for Good initiative is just one of the ways that we give back to society. Since 2019, we've been donating to good causes and charities through grants ranging from £1,000 to £50,000.

Award winning claims

We understand what it means to your property clients if something goes wrong. Our dedicated team is ready to support 24 hours a day, 7 days a week, however big or small the issue. We will work swiftly and always deal with the claim fairly. If we can resolve the claim after first contact – we will.

- ◆ Our UK based expert claims team responds quickly, clearly and with empathy, offering advice and guidance throughout the life of a claim
- ◆ A dedicated claims handler will take ownership, provide regular updates and help keep things as simple and stress-free as possible.

97% claims satisfaction¹, so if the worst should ever happen, your clients can be rest assured they are in safe hands.

"We have 320 children at the school, all of whom have learning difficulties and many also have profound and multiple physical and medical disabilities. We are currently working to improve the outdoor play and learning areas to ensure children with physical disabilities can access stimulating and fun activities. We intend to put this donation towards a wheelchair accessible roundabout for the playground. Many children will benefit from this. We would like to thank everyone who voted for us and Ecclesiastical for their wonderful campaign."

Lyn Dance, Head, Milestone School Recipient of a £1,000 Movement for Good Awards grant in 2019

Why choose Ecclesiastical?

Providing specialist insurance to customers for over

130 years



Award winning claims team¹ with

97%

satisfaction² from intermediated clients who have had their claim settled

Financially secure

We have A - rating Standard & Poor's and A rating AM Best



Owned by a **charity**

We're a commercial business with a charitable purpose. We give a significant proportion of our profits to our charitable owner Allchurches Trust for distribution to good causes

Get in touch

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Discover more about what makes
us a different kind of insurer

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