

Real Estate

RISK APPETITE GUIDE

Our Real Estate risk appetite

We have a broad risk appetite and understand the need to take a portfolio approach when considering Real Estate opportunities. The properties we insure range from ultra modern to historic buildings. If you feel that you have a risk we would be interested in writing, please refer to one of our underwriters.

The following table provides some examples of risks within our appetite but is not exhaustive.

Within Appetite

- | | | |
|--------------------|---|---|
| ■ Retail trades | ■ Residential portfolio | ■ Education
(including universities and schools) |
| ■ Retail Parks | ■ Blocks of flats | ■ Halls of Residence |
| ■ Shopping Centres | ■ Retirement accommodation | |
| <hr/> | | |
| ■ Leisure Trades | ■ Care homes | ■ Business Parks |
| | ■ Healthcare
(including hospitals and surgeries) | ■ Industrial and Warehousing risks |
| | | ■ Delegated Authority Schemes |

Normally Outside of Appetite

- | | |
|--|---|
| ■ Extensive multi-tenure/occupancy | ■ Property developers
(where business model is to renovate and sell) |
| ■ Rent a space business | ■ Infrastructure projects |
| <hr/> | |
| ■ Housing Authority/Local Authority/Asylum Seeker | ■ Night clubs and discos |
| ■ Flats & Houses used for student accommodation
(other than Halls of Residence or purpose built blocks) | ■ Waste management and waste transfer |

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Risk profile – a guide to getting the best terms for your client

The profile below outlines some of the features that we consider identify a good quality risk.

When you submit a new business enquiry to us please supply as much information as you can about the risk and how it fits within this profile. This will help us to provide you with the best terms for your client.

General	Property/Loss of Rent	Liabilities
Confirmed claims experience. Good claims experience is preferable as is evidence of action taken following previous losses.	There is a positive attitude to risk management. For example: <ul style="list-style-type: none">■ there is a policy to control the storage/ disposal of waste■ fire assessments are regularly carried out■ activities of contractors are controlled. Well maintained buildings. There is a Managing Agent responsible for site management. Separate large production or storage areas to prevent communication No large areas of undivided storage.	Proactive approach to dealing with near misses, incidents and complaints. The risk of slips or trips is regularly assessed.

Getting in touch

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