



## A guide to our new business risk appetite

Within our Real Estate niche we write mixed portfolios and individual risks for a range of property owners or managers such as landlords, pension funds, investment groups and managing agents. The properties we insure range from ultra modern to historic buildings. The following table provides examples of risks within our appetite but is not exhaustive. If you feel that you have a risk we would be interested in writing, please refer to one of our underwriters.

### Within Appetite

Business parks	Industrial or warehousing risks	Retail trades
Care homes	Leisure trades	Retirement accommodation
Education (including universities and schools)	Retail parks	Residential portfolios
Owners of blocks of flats	Offices	Shopping centres.
Halls of Residence	Private Finance Initiatives (PFIs) - portfolios predominantly comprising of healthcare, education, office, library or other similar risks	
Healthcare (including hospitals and surgeries)		

**There are some risks that we would only consider in exceptional circumstances, these risks are:**

### Normally Outside of Appetite

Extensive multi tenure/occupancy	Night clubs and discos	Student accommodation (other than Halls of Residence or purpose built blocks)
Housing Authority/Local Authority/Asylum Seeker	Property developers (where business model is to renovate and sell)	Waste management.
Infrastructure projects	Rent a space businesses	

# Real Estate

## 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"><li>■ there is a policy to control the storage/ disposal of waste</li><li>■ fire assessments are regularly carried out</li><li>■ activities of contractors are controlled.</li></ul> Well maintained buildings.  There is a Managing Agent responsible for site management.  No large production or storage areas that communicate.  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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