

# Real Estate Insurance

Discover the difference



# Discover the difference...

## Ecclesiastical can bring to your Real Estate clients

### Why choose us for Real Estate?

We have been insuring buildings for over 130 years and today insure a wide range of risks from commercial to residential, contemporary to some of the nation's most historically significant buildings.

Part of Ecclesiastical Insurance Group which insures over £305bn of property worldwide, our experience and understanding of the real estate market means we are able to provide your clients with the cover they need and you the professional support you expect.

- Our UK operation has been awarded CII Corporate Chartered Status for the past 4 consecutive years – one of fewer than 30 insurers to have achieved this standard
- Financially secure with an A- rating from Standard and Poor's and an A rating from AM Best
- Capacity to write risks in excess of £100m (on an EML basis).

“ 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. ”

### International Insurance Broker



## Our proposition

We have 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 expert underwriters will work with you to provide your clients with the cover they need to protect their businesses.

- A choice of a specialist Property Owners or Property Investors product depending on your customer's needs
- Generous automatic limits for policy extensions
- Specialist covers for listed buildings
- High levels of capacity
- Award winning<sup>1</sup> claims team
- Valuations at no extra cost where qualifying criteria are met
- Removal of average where your client accepts our valuation figure, provided we are kept informed of material changes to the building such as renovations and extensions.

# Risk Appetite

If you feel that you have a risk or portfolio we would be interested in writing, please refer to one of our underwriters. The following are some examples of risks within our core appetite but this is not exhaustive.

- Offices
- Retail Trades, Retail Parks, Shopping Centres
- Leisure Trades
- Residential portfolios, Blocks of flats, Retirement accommodation
- Care Homes, Healthcare (including hospitals and surgeries)
- Education (including universities and schools), Halls of residence
- Business Parks, Industrial and Warehousing risks
- Delegated Authority Schemes.

## Supporting you and your clients

With a dedicated London Real Estate team plus experienced underwriters in our regional offices, our expertise means we understand the challenges your clients face and are able to offer solutions and services to meet their demands.

From risk management through to our award winning<sup>1</sup> claims service we go the extra mile to look after you and your clients, helping you to build long-lasting and profitable relationships.

“ 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**

## Specialist building valuation

It's important your clients' property is insured for the correct amount. Underinsurance remains a big problem, leaving many out of pocket when disaster strikes. Likewise over insurance leaves others paying higher premiums than necessary.

Ecclesiastical has been providing a valuation service since 1922. A service that's increasingly rare among insurers, we believe it's an essential part of making sure that your clients get the insurance they expect and deserve.

Delivered as part of our overall tailored Risk Management package and, where qualifying criteria are met, at no additional cost, our in-house team of highly skilled and qualified surveyors can provide a re-instatement valuation direct, saving your clients time and money.

- Commercially available professional valuations can cost upwards of £500 for properties up to £1m, with costs rising steadily the higher the value<sup>2</sup>
- Professional valuation costs can be even higher for heritage or listed buildings or buildings of unusual construction or complexity
- With over 400 years' experience between them our surveyors have expertise in surveying & valuing all building types, from heritage to contemporary, flats to factories, office buildings to hotels, castles to cathedrals.



# Tailored Risk Management advice and guidance

Armed with a detailed knowledge of the legislation and issues affecting the Real Estate market, our in-house specialists, supported by vetted expert external partners, are able to offer advice and guidance on a wide range of insurance-related risk management issues that impact your clients and their businesses. Topics include:

- Property protection
- Security
- Fire safety
- Business continuity planning
- Construction safety
- Environmental management
- Asbestos
- Health and safety.

Clients have direct access to specialist advice through our Risk Advice Line (available 9.00am to 5.00pm, Monday to Friday excluding Bank Holidays) and for more general advice can access a library of Guidance Notes and information via our website.



## Claims

### Providing peace of mind

People only ever really get to know their insurer when they make a claim. That's why we're dedicated to providing the highest levels of customer satisfaction.

- We give clients direct access to their personal expert claims handler dealing with their case
- We aim to keep things as simple as possible, offering guidance and assistance throughout the life of the claim, responding to enquiries within one working day
- We will look for cover, paying your client exactly what they are entitled to, quickly without fuss. If we can resolve the claim when first contacted we will
- We take a proactive approach in protecting the interests of your clients who face third party legal liability claims, and we'll always consult them before making any decisions on liability
- Where specialist support is required, we only use proven specialists who have undergone rigorous due diligence to ensure they consistently deliver to client expectations.

### Delivering on our promises

With a passion for claims we provide a specialist, tailored service that focuses on solutions. External recognition of approach includes:

- A three-time winner at the Insurance POST Magazine Claims Awards 2018
- Winner of Customer Care Solution, Insurance Times Claims Excellence Awards 2018
- 99% of clients stated we treated them fairly<sup>3</sup>
- 98% are satisfied with our overall claims service of which 94% are very or extremely satisfied<sup>3</sup>
- 94% are very or extremely satisfied with the knowledge of their claims handler<sup>3</sup>



# Getting in touch

## London and South East

Tel: 0345 608 0069

Email: [londonrealestate@ecclesiastical.com](mailto:londonrealestate@ecclesiastical.com)

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## Central and South West

Tel: 0345 605 0209

Email: [central@ecclesiastical.com](mailto:central@ecclesiastical.com)

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## Northern

Tel: 0345 603 7554

Email: [northern@ecclesiastical.com](mailto:northern@ecclesiastical.com)

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## Schemes

Tel: 0345 604 7233

Email: [schemes@ecclesiastical.com](mailto:schemes@ecclesiastical.com)

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[www.ecclesiastical.com/realestate](http://www.ecclesiastical.com/realestate)

### Our commitment to brokers

We're committed to using our insight and knowledge to produce practical advice and tools to help you and your clients understand and manage risk.

Discover more at [www.ecclesiastical.com/insights](http://www.ecclesiastical.com/insights)

<sup>1</sup> A three-time winner at the Post Claims Awards 2018 and Winner of Customer Care Solution, Insurance Times Claims Excellence Awards 2018

<sup>2</sup> Based on Internet research (March 2018)

<sup>3</sup> Ecclesiastical claims satisfaction survey 2017 - intermediated clients

<sup>4</sup> Institute of Customer Service, January 2018 UK Customer Satisfaction Index



**For broker use only**  
Beaufort House, Brunswick Road,  
Gloucester GL1 1JZ