

# Property Owners

## Commercial and Residential

Introducing our Property Owners product designed to provide cover specific to owners of commercial and residential properties or a combination of both.

These include extensions to Property Damage and Loss of rent extensions including, **but not limited to:**

- Ground Rent, for 2 years up to 10% of Sums Insured
- Fly Tipping, £50,000 per policy year.
- Knotweed, up to £2,500.
- Loss of or Duplication of Keys - £50,000
- Removal of Tenants' Debris - £25,000
- Theft and Malicious Damage by Tenants - £10,000
- Illegal Cultivation of Drugs - £10,000
- Buildings Awaiting Sale – 200% of Rent Receivable
- Failure of Third Party Insurance - £5M per premise
- Automatic Rent Review (up to 100%)
- Alternative Accommodation / Rent Receivable automatically included for residential portions of premises (up to 33% of Sum Insured)
- Prevention of Access, up to £1M.
- Loss of Attraction, up to £250,000.
- Named Infectious Diseases, up to £1M.

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Combined sum insured £15m per premises  
(increasing to £20m for clerical/office tenants)

### Examples of target appetite:

All core sectors already acceptable within our P&C appetite

Commercial, industrial and retail portfolios

Retail/office risks with residential accommodation above

Residential portfolios where tenants are working and on six month contracts

Blocks of flats

Motor trade tenants (service/repair/MOT)

### Positive risk features:

Modern industrial units

Superior or standard construction of premises

Active portfolio management

Pre-lease tenant checks

### Examples of decline areas:

Listed buildings

Multi tenure sites with no fire separation

Unoccupied premises/HMO/DSS/Student tenants (unless incidental on larger portfolios)

Combustible construction/panels

Timber floored Mills

Properties under construction

Housing associations

#### About C-Quence

C-Quence and C-Quence Insurance Solutions are trading names of C-Quence Technologies Limited which is an appointed representative of Davies MGA Services Ltd, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. C-Quence Technologies Limited is registered in England and Wales company number 11102933. Registered office at 63 St Mary Axe, London, EC3A 8AA.