



COMMERCIAL
EXPRESS

Property Owner's Guide



Issue 1

Welcome to the Commercial Express Property Owner's Guide.

As a market leading Managing General Agent, we specialise in offering high quality, tailored insurance solutions to guarantee your clients are adequately protected at a competitive price.

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To speak to our team
of experts call us on

0800 978 8007

Meet Our Team

Our team is dedicated to providing the best products and the best service **for our agents.**



Peter Reed

Senior Property Owners Underwriter

As an underwriter, Peter specialises in Property Owners policies at Commercial Express. Before joining the team as an underwriter, Peter collected a wealth of experience at Swinton Insurance, Footman James and Coversure. Peter's commitment to offering the best possible service to agents is reflected in his genuinely helpful nature and commitment to always getting the job done.

preed@commercialexpress.co.uk



Brook Poxon

Property Owners Underwriter

Brook comes to us after 4 and half years of working at a successful Commercial brokerage. Brook's experience of dealing with new business enquiries, renewals and MTA's across Property Owners, SME & Catering business makes him a great new addition to the underwriting team. Brook enjoys the fast-paced underwriting environment and building rapport with our agents, day in, day out.

bpoxon@commercialexpress.co.uk



Claire Willis

Property Owners Underwriter

Claire has been in the industry just under 9 years. She spent just under 5 years at Endsleigh where she worked in customer services for household, motor and student possessions policies. She spent the last 4 years at a Lloyds broker, Bennett Gould and Partners (BGP) where she was an account handler, on non-standard household risk binders underwriting risk for brokers. Claire wanted to work for CE to increase her knowledge and experience in an underwriting role.

cwillis@commercialexpress.co.uk

Residential Property Owners Policy

Schemes: Lloyd's AXIS & Channel Syndicate 2015 at Lloyd's

Offering affordable cover for Residential Landlords of single or multiple properties with our **Residential Property Owners Policy**.

Benefiting from a panel arrangement and tailored specifically for residential dwellings, our three landlord schemes provide the essential components to ensure that your client's property is protected.

Features common to both schemes

- Free £5,000 Landlords Contents when tenanted by professionals, students or DSS (Non-Referral). All white and brown goods included if supplied by the landlord
- Accidental Damage to buildings is automatically included for professionals, students and DSS (Non referrals)
- Property Owner's Liability £2,000,000 LOI
- Loss of Rent 20% building sum insured, or up to £150,000 alternative accommodation except for unoccupied properties
- Trace and Access up to £5,000
- Accidental Damage to cables & underground services
- Loss of Metered Water £2,500 any one claim, maximum £5,000 anyone period of insurance
- Index linking in the event of a claim
- Unauthorised use of utilities cover up to £5,000
- Capital Additions - 10% of the building sum insured or £250,000 whichever is less
- Landscaped gardens - following damage by emergency services £5,000 in anyone period of insurance
- Removal of wasp and bee nests - £1,000 in anyone period of insurance (£50 excess applies)
- Illegal cultivation of drugs - clean up costs and remedial work in reinstating your building back to it's original condition if the tenant alters the building without your knowledge - £5,000 in anyone period of insurance (not available if the building is unoccupied)
- Damage caused by malicious persons authorised to be in any part of the building is unlimited subject to a satisfactory tenants reference, otherwise cover is limited to £5,000

Optional Extensions

- Option to extend Property Owner's Liability to £5,000,000 LOI
- Differing degrees of cover available when unoccupied
- Legal Expenses up to £25,000
- Rent Guarantee cover up to £30,000
- Emergency Assistance up to £500
- Terrorism cover available (AXIS scheme only)

Residential Property Owners Policy

Scheme: Lloyd's Economy AXIS

Simple and straightforward protection providing affordable cover for residential landlords with our **Residential Property Owners Policy**.

Features

- Basic cover
- Property Owner's Liability £1,000,000 LOI
- Capital Additions - 10% of the building sum insured or £250,000 whichever is less
- Property Owner's Liability £1,000,000 LOI
- Index linking in the event of a claim
- Landscaped gardens - following damage by emergency services £5,000 in anyone period of insurance
- Removal of wasp and bee nests - £1,000 in anyone period of insurance (£50 excess applies)

Optional Extensions

- Legal Expenses up to £25,000
- Rent Guarantee cover up to £30,000
- Emergency Assistance up to £500
- Terrorism cover available

Commercial & Industrial Property Owner's Policy

Scheme: Lloyd's AXIS

Designed to provide Buildings, Landlord's Fixture & Fittings, Loss of Rent protection and Property Owner's Liability for properties tenanted by high street trades, with our **Commercial & Industrial Property Owner's Policy**.

Trades include offices, shops, restaurants, pubs, takeaways and unoccupied properties. Everything you need to make sure your clients are covered when it matters.

Features

- Property Owner's Liability £2,000,000
- Loss of Rent up to 20% of the sum insured or up to £150,000 alternative accommodation unless unoccupied
- Trace and Access up to £5,000
- Accidental Damage to cables & underground service
- Pro rata cancellation subject to minimum time on risk charge
- Loss of Metered Water £2,500 any one claim, maximum £5,000 any one period of insurance
- Unauthorised use of utilities up to £5,000
- Capital Additions - 10% of the building sum insured or £250,000 whichever is less
- Illegal cultivation of drugs - clean up costs and remedial work in reinstating your building back to it's original condition if the tenant alters the building without your knowledge - £5,000 in anyone period of insurance (not available if the building is unoccupied)
- Cover limited to £5,000 for damage caused by malicious persons authorised to be in any part of the buildings

Optional Extensions

- Option to increase Property Owner's Liability to £5,000,000 LOI
- Wider cover available for unoccupied properties
- Terrorism cover available

Commercial & Industrial Property Owner's Policy

Scheme: Lloyd's The Channel Syndicate 2015 at Lloyd's

Providing cover for Buildings, Contents and Loss of Rent protection for commercial & industrial properties, tenanted or owner occupied, your clients get everything they need with our **Commercial & Industrial Property Owner's Policy**.

With more than 600 trades specifically covered and a first class policy wording it is easy to see why our Industrial Property Owner's policy is a popular choice for our agents.

Features

- Property Owner's Liability £2,000,000 LOI
- The cost of replacing external locks following theft of keys up to £1,000
- Trace and Access costs up to £5,000
- Unauthorised use of utilities up to £10,000
- Loss of Metered Water £2,500 any one claim, maximum £5,000 any one period of insurance
- Cover limited to £5,000 for damage caused by malicious persons authorised to be in any part of the buildings
- Damage to landscaped gardens up to £25,000
- Accidental Damage to cables & underground service
- Pro rata cancellation subject to minimum time on risk charge

Optional Extensions

- Book Debts available up to a limit of £100,000
- Option to include Property Owner's Liability to £5,000,000 LOI
- Wider levels of cover available for Unoccupied Properties

Short Term Unoccupied Policy

Give your clients different options that suit them when their property is most at risk with our **Short Term Unoccupied Policy**.

Overview

- Ideal for residential properties that are going through probate, being sold or are being renovated for owner occupation
- Choose from 3, 6 or 9 month periods of Insurance

Insurer cover comparison	AXIS	Channel
Landlord's Contents available	Yes	Yes
Option to extend Property Owner's Liability to £5,000,000	No	Yes
Restriction on the term of unoccupancy prior to inception	5yrs	3yrs
Pipe Lagging discount available	No	Yes

Features

- Fire, Lightning, Aircraft, Explosion, Storm, Flood, Subsidence, Landslip and Heave
- Property Owner's Liability £2,000,000 (or £5,000,000 with Channel)
- Trace and Access up to £2,500
- Loss of Metered Water: limit £2,500 anyone claim, maximum £5,000 anyone period of insurance
- Loss or damage caused by emergency services - £1,000 anyone period of insurance

Benefits

- Cover available for unoccupied properties pending sale and renovation

Landlord's Contents Policy

Landlords renting out properties that are fully or part furnished need look no further with our **Landlord's Contents Policy**.

At Commercial Express we understand that arranging landlord's insurance can be a time consuming exercise. For this reason we have introduced a product that will easily meet your client's insurance requirements and deliver when it matters.

Overview

- Minimum premium £50
- Flats above commercial premises are acceptable
- Accidental Damage available if let to professionals
- Caters for tenants including professionals, students and those on unemployment, disability or housing benefit, plus unoccupied properties

Features

- Cover is available on a New for Old basis for Loss or Damage
- Loss of Metered Water

Benefits

- Policy Excess £50

Optional Extensions

- Legal Expenses up to £25,000

Tenants Contents

Landlords cannot be held responsible for insuring tenants personal possessions. Get the cover tenants need with our **Tenants Contents Policy**.

Features

- Contents sum insured up to £100,000
- Valuables covered at 15% of the Contents sum insured with a limit of £1,500 anyone item (unless £100,000 is selected Damage to Valuables limited to 35% of the Contents Sum Insured stated in the Schedule with a limit of £5,000 any one item)
- Standard Excess at £100
- Loss of Rent cover up to 20% contents sum insured (limited to £2,000) for up to 1 months rent





B1 Custom House
The Waterfront
Level Street
Brierley Hill
DY5 1XH

commercialexpress.co.uk
hello@commercialexpress.co.uk

0800 978 8007



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