



Property Owner Insurance

At Severn Bay we understand that properties come in all shapes and sizes and that they come with many different aspects to consider as far as insurance is concerned. So whether you own a single buy-to-let house or a multi property industrial estate, a thatched bungalow or a listed Jacobean mansion, one office or an entire office block we know that the myriad of property and occupancy types complicate the situation and mean that an off-the-shelf package won't necessarily offer you the cover you require and the peace of mind you deserve.

We are experienced in covering this type of risk, with clients varying in size from small to multi-sited, national companies. Our specialist team of advisers will come and visit you and get to really know you and your business, ensuring that you get the correct technical solution at the lowest price in the market.

We don't take commission from insurers, so we only work for you! We charge professional fees for the placing and management of your business, which we declare up front and in full... So if you've ever wondered how much your broker is earning from you – wonder no more! Also there is no insurance Premium Tax on professional fees – currently saving you 12% on this part or your premiums alone.

Typical Covers for Property Industry Insurance include:

- Buildings – covering the rebuild cover for the structure
- Contents – white and brown goods, carpets or contents in communal areas
- Business Interruption – cover for alternative accommodation or loss of rent should the worst happen and you have a significant material damage claim
- And of course... Landlords, Public and if needed Employers' Liability cover

Optional extras might include:

- Legal Expenses cover
- Loss Recovery Insurance
- Landlords Home Emergency cover
- Rent Guarantee cover
- Management Liability cover for Property Management companies

Call or email to arrange a visit from one of our experienced team





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So whatever your requirements – with Severn Bay you will get

- Dedicated Adviser – who will deal with all aspects of your cover
- Free review of your current insurance arrangements
- Full Risk Management service available
- Bespoke Covers – catering for your needs
- Many optional covers available
- Policies underwritten by UK leading Insurers
- Experienced claims advisers who will deal with claims on your behalf
- Selection of payment options including monthly instalment facility available on request

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