



Property in focus

A closer look into our Property Owners product

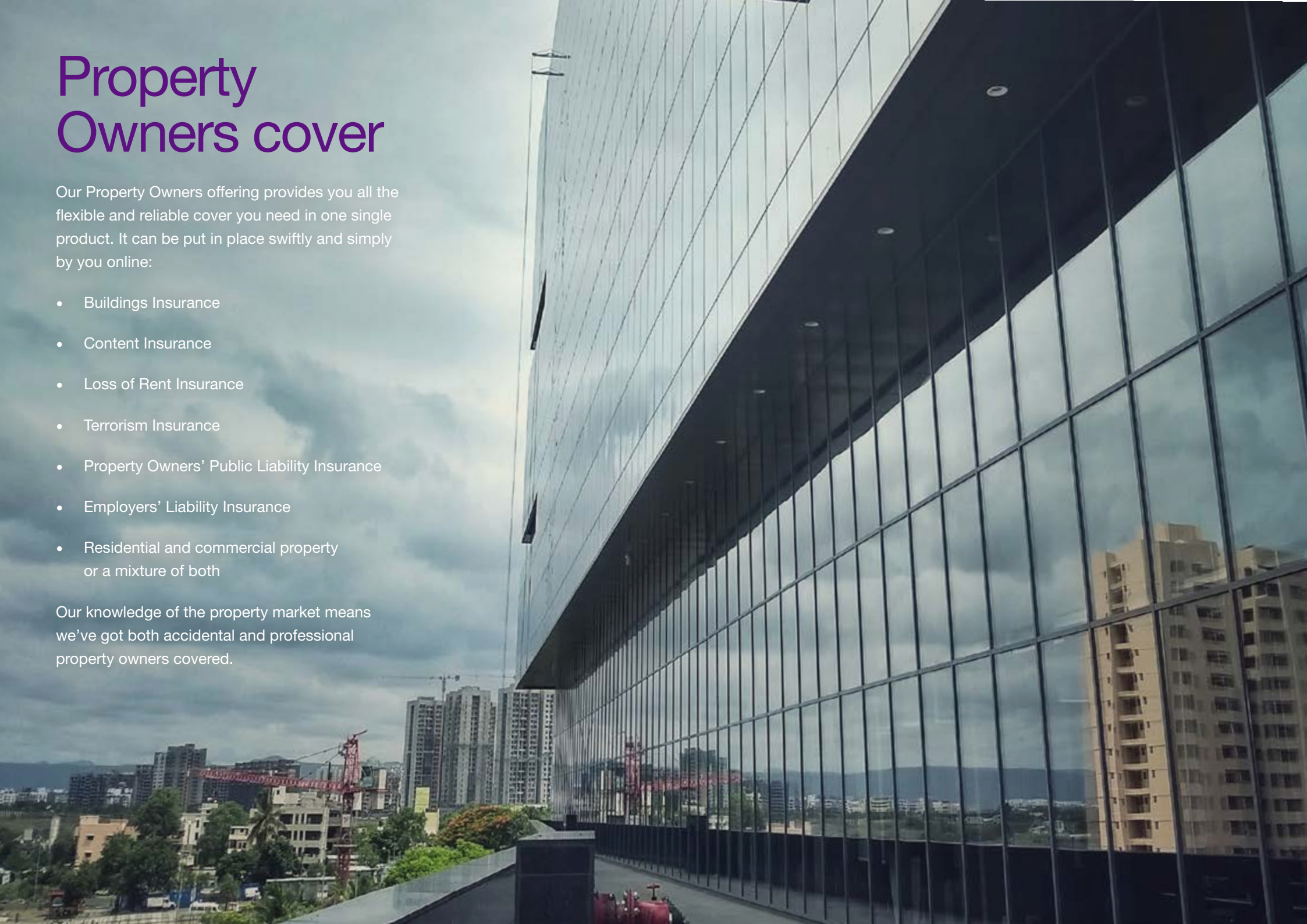


Property Owners cover

Our Property Owners offering provides you all the flexible and reliable cover you need in one single product. It can be put in place swiftly and simply by you online:

- Buildings Insurance
- Content Insurance
- Loss of Rent Insurance
- Terrorism Insurance
- Property Owners' Public Liability Insurance
- Employers' Liability Insurance
- Residential and commercial property or a mixture of both

Our knowledge of the property market means we've got both accidental and professional property owners covered.



Why choose RSA for your customers?

Our product is designed by our in-house experts who have a deep understanding of property owners' needs. We also have an expert claims team who are passionate about handling claims quickly and efficiently. Which is why we offer a 24-hour claims notification helpline as well as a legal helpline to help businesses get back on track quickly. In addition we have other benefits worth highlighting which will help give your customers the quality cover they need:

- Accidental damage as a standard feature
- Loss of rental income
 - standard cover for residential property up to 30% of buildings sums insured
 - available for commercial property up to £2,500,000
- Malicious damage and theft by tenants
- Landlords' contents up to £50,000
- Terrorism cover available
- Legal expenses up to £100,000
- Property owners' liability up to £10,000,000
- Index linking available
- Option to have day one uplift up to 50% available
- Lock replacement cover following theft of keys or duplication of keys up to £5,000 as standard cover
- Eviction of squatters legal expenses up to £10,000 for residential properties
- Trace and access costs following an escape of water as insured up to £50,000
- Loss of gas, oil, and metered water up to £25,000
- Employers' liability up to £10,000,000 (optional)

[Start trading our properties product here. >](#)

Target customers

We have outlined some examples below where we have particularly strong expertise.



Portfolios comprising multiple properties both residential and/or non-residential



Office and retail premises



Single tenure industrial units and retail warehouses



Purpose built blocks of flats

Positive risk features

The following risk features are set values within the trading platform. If the information you enter sits within the below parameters, the platform should allow 'straight through trading' - saving you time.

- Two or fewer claims in the past five years provided that the claim value is less than £10,000 for any one claim or less than £25,000 in total
- Standard construction
- Fully occupied premises
- No history of flood, subsidence or employers' liability losses
- Residential buildings with professional working tenants with a total sum insured up to £1,500,000
- Commercial or mixed-use buildings with a total sum insured up to £5,000,000
- Blocks of flats with a total sum insured up to £2,500,000
- Contents sums insured not exceeding £50,000
- Rent receivable sum insured not exceeding £2,500,000 over a 36-month indemnity period

Risks that we don't particularly like

– also known as showstoppers

Below we have listed a number of risks that sit outside of our appetite.

- Dry cleaners, laundries or hotels and restaurants with their own laundry facilities
- Car showrooms, tyre fitters, automotive repair garages and similar in the motor trade sector
- Bed and breakfast/care and support/asylum seekers
- Housing associations or property developers
- Multi tenure industrial units or retail warehouses
- Incorporation of composite panels in construction of commercial premises involved in food production or storage
- Holiday lets
- Waste and recycling facilities

Express claims

We work hard to keep our policyholders safe by mitigating risks, however we do understand that incidents can happen and can be debilitating for any business. We understand the importance of a fast and efficient claims settlement and how important it is to protect your customers' bottom line.

Our express commitment

1. Express claims can be made for Commercial Property, Construction, Engineering and Renewal Energy (CE&RE) claims only
2. All property claims with a value up to £5,000 will be handled via our Express model. On receipt of an Express claim presentation, we will process your claim within 24 hours. If we receive some key pieces of information by 12pm, we will process your claim the very same day. Should further information be required we offer the same 24 hour guarantees to contact you or, with your permission, the customer directly
3. Your settlement payment will be issued within 24 hours

[Click here for full details of how to claim >](#)

First Notification of Loss (FNOL) claims portal

Our brand new FNOL portal allows brokers to submit commercial FNOL's electronically on behalf of customers in addition to the traditional methods.

The portal simplifies the claim reporting process and is available to all brokers whose commercial customers (predominately shops, offices, factories and let property policies) have been affected by perils such as weather, theft, accidental damage and escape of water.

With a much smoother and simpler claims process and more information provided upfront, our claims handlers will be able to make more informed decisions on next steps a lot quicker. Once we're notified of a claim via the portal, you will receive a digital copy in pdf format for your records.

[Click here to access the portal >](#)

Mitigating risk

We offer a wide range of risk control guides to help safeguard your customers' businesses. From fire safety to protection of children, you can help your customers put in place a comprehensive risk mitigation programme by supplying them with a wide range of content created by our risk experts.

How to trade with us

It's important to us that we make doing business with us easier for you, which is why we offer different ways of trading our Property Owners product – via RSA Online, iMarket and Acturis.

Over 9,000 brokers are registered on RSA Online and use this as a way to access all of our e-trade products and place business with us.

Online you can:

- Quote and buy
- Amend, and renew a policy
- Process renewals
- Access documentation instantly

Key features are:

- No transaction fees
- Premium flexibility
- Commission flexibility
- Live Chat support during business hours

We're committed to making e-trading with RSA a simple and seamless process, so we've been gathering valuable feedback from our broker partners on how we can take RSA Online from good to great.

With this in mind, we have made improvements to the online journey, making it easier for you to quote quickly and efficiently place the cover required for your clients:

1. Improved look and flow – with an intuitive new layout that makes it simpler to populate risk details and track your progress through the transaction
2. Integrated trade look-up – now you can explore and validate trade eligibility before completing customer and risk details to focus solely on eligible trades
3. Quote versioning – explore alternative cover options for a single customer while preserving previous quotes, without the need to edit a quote multiple times
4. Advanced customer search – look up customers faster using one of six options including customer postcode and vehicle registration
5. Quote summary – the new layout consolidates all information relating to a quote on a single page for you to review at a glance
6. Quote notes – create permanent notes that flow through every page to capture risk information or customer needs



Live Chat

Easier, simpler and faster trading. Unlike most online chat services offered in the market, you can speak directly to an underwriter and receive an answer to your query within minutes.

Why use Live Chat over other communication methods?



95%

success rate on chats



10 minute

average lead time to solve a query



15 seconds

average wait time for a response once a query is logged

- **No waiting around** for call-backs or the return of emails
- Live chat functionality is consistently under review with plans to develop
- **Overall faster trading**, allowing you to focus on other tasks

You can access Live Chat via **RSA Online** and Acturis version 7 for e-traded Business Combined, Office, Pubs, Restaurants and Hotels, Properties, Shops and Tradespeople, Directors and officers, Professional Indemnity & Homeworkers. To access, you will need to start a quote on one of the products listed.

[Click here for support and more technical information >](#)

Start trading our **Property Owners** product on RSA Online.

[RSA Online >](#)