



Schemes – Property and Liability

A tailored solution for a segment of customers with common risks providing a bespoke solution that truly meet the trade, affinity or customer needs.



Differentiators

- Market-leading claims service
- Risk management bursaries
- Risk management consultants with specialist flood knowledge, ability to build strong claims defensibility provisions and reduce or eliminate workplace risks
- Vendors' liability
- Clean-up costs
- No contractual liability exclusion
- Crisis Management cover
- Bespoke propositions and tailored wordings
- Long-term commitment/deals
- Unique in-house loss adjusting service
- Express Handling commitment for claims below £5,000 (processed within 24 hours or same day if received before midday)



Risk sweet spots

- Medium sized commercial risks
- GWP > £250k pa or a defined, achievable plan to grow to this size
- Low/medium hazard risks characterised by frequency of losses rather than significant exposure to high severity
- Limited or no exposure to listed buildings
- Solus arrangements
- UK based businesses
- A customer group with clear common characteristics and needs, including a specific trade
- Provide high quality MI that allows RSA to generate portfolio insight to feed back to the partner
- Add value to risk selection and risk management
- Awareness of the increasing significance of conduct risk and values the support RSA can offer in this space
- A proven track record of delivering incremental underwriting action to maintain financial performance



Industry expertise

Examples of emerging/growing segments of the economy of interest to RSA:

- Boutique gin distilleries
- Micro-breweries
- Small horticultural nurseries
- Artisan bakeries
- Small clothing outlets
- Costume jewellers
- Shared workspaces
- Small heritage museums



Value-added services

- Property/Casualty risk management consultation or post loss consultation
- Telephone consultation
- Geographical risk profiling
- Joint Code of Practice fire advice
- Bespoke Health & Safety face-to-face training
- Health & Safety online training
- Bespoke property training/webinars/learning labs
- IOSH Managing Safety training
- Vacant property services
- Slip Testing
- RSAd Risk Analytics Dashboard
- Flood risk assessments
- Crime/security surveys
- Business & Property Protection Portal