



We understand Property Owners' Insurance

An overview of our appetite.

Buildings and liability insurance for commercial customers with up to 25 properties.



Our eTrade Property Owners is designed for customers who need insurance for their property portfolio, with cover available for buildings, contents, loss of rent, terrorism and property owners' liability. Employers' liability and legal expenses cover can also be included where required.



Trading online

This guide outlines our eTrade appetite and capabilities for a wide range of standard Property Owners risks. For larger, more complex, or bespoke risks requiring additional underwriting flexibility, please refer to our Regional Property Owners product.

Capacity trading online

For residential premises the limit is

£1.5m
Declared value

For mixed premises the limit is

£5m
Declared value

For blocks of flats the limit is

£10m
Declared value

For wholly commercial premises the limit is

£10m
Declared value

Number of premises per policy

Up to **25**
premises

*Higher limits may be available on referral.

Target customer types

- Landlords and commercial property owners
- Properties owned under a freehold, leasehold or flying freehold arrangement
- Professional lets
- Purpose-built blocks of flats
- Blocks of flats converted over three years ago
- Low-rise properties

- Mixed portfolios
- Office and retail premises
- Multi-tenure industrial units or retail warehouses
- Garages and other motor trades

The cover is not aimed at individuals wanting to insure their own home or customers with more than 25 properties.

For residential lets, the tenancy agreement must be direct between the landlord and the tenant.

Preferred risks

We prefer to cover:

- Fully occupied premises
- Standard construction buildings with concrete floors
- Post-1960s buildings
- Residential buildings with professional working tenants

Non-preferred risks

We prefer not to cover:

- Housing associations
- Property developers
- B&Bs or holiday lets - including Airbnb
- Asylum accommodation
- Blocks of flats built or converted in the last three years
- Blocks with combustible cladding
- Unoccupied blocks or ones being refurbished
- Industrial units or retail warehouses with more than three tenants
- Commercial food production or storage premises with composite panels
- Waste and recycling facilities
- Dry cleaners, laundries or hotels or restaurants with their own laundry facilities
- Tyre, battery and exhaust suppliers or fitters
- Grade I listed properties
- Companies with previous flood, subsidence or employers' liability claims
- Risks with three or more claims in the past five years

What sets Intact Insurance apart?



Our eTraded Property Owners (Properties) product is 5 Star rated by Defaqto. It provides a wide range of features and benefits, alongside a comprehensive level of cover for landlords.

Defaqto is a leading financial information, ratings and fintech business, helping consumers, financial institutions and financial advisers make better informed decisions.

How to trade with us

One Intact Insurance, two ways to trade online.

To make it easier for you to do business with us, we offer two ways of trading our Property Owners' Insurance product - via the Intact Insurance Broker Portal and selected Software Houses.

Start trading on Intact Insurance Broker Portal where you can:

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

[Start trading](#)

Visit our website

Property Owners' Insurance from Intact Insurance.

[Find out more](#)

When trading online you have access to easier, simpler and faster trading. You can speak directly to an underwriter and receive an answer to your query within minutes via Live Chat.

In addition to Live Chat, we're now easier to contact with one single phone number for all our SME products. **0345 878 0071**

In addition to Property Owners, you can access Live Chat via the Intact Insurance Broker Portal for our other eTraded products: Office, Pubs, Restaurants and Hotels, Business Combined, Shops and Tradespeople, Directors and Officers, Professional Indemnity and Homeworkers.

For more information on our Regional Property Owners' Insurance, visit our website.

[Find out more](#)