



We understand Property Owners' Insurance.

An overview of our appetite.



Combining ease, expertise, and tailored protection for property owners.

Our Property Owners' insurance product combines local underwriting expertise with cover for key property risks. This includes property damage, loss of rent, terrorism, property owners' liability, and employers' liability.

To enhance the standard cover, we've included 52 product extensions as standard. These cover areas such as fly-tipping, illegal drug cultivation, squatter eviction, trace and access costs, and resilient repairs following a loss. The result is a flexible solution with broad protection that helps customers protect their properties.



Regionally traded

Regional underwriting provides flexibility for larger, more complex, or bespoke Property Owners risks. For details of our eTrade appetite and capabilities, please refer to our eTrade Property Owners product guide.



Target occupancy types:

- Offices
- Retail and shopping centres
- Leisure
- Hotels
- Warehousing (packaged goods)
- Manufacturing (without clean rooms)
- Hospitals and elderly care homes
- Low/medium-rise residential buildings up to £50m Declared Value



Target risk features:

- Purpose-built premises
- Fire-resisting or non-combustible construction
- Appropriate levels of fire protection and security
- Proactive risk management and maintenance (on-site personnel, caretakers, security)
- Well-established and financially stable businesses

The product is not designed for consumers or anyone requiring insurance in a personal capacity.

We are keen to support well-managed portfolios that demonstrate strong occupancy and sound risk control.



Areas with limited appetite (may be reviewed regionally)

We will consider these risks on a selective basis where there is clear risk information and sufficient detail to enable a full assessment of the exposure.

- Non-standard or partially combustible construction
- Occupancies outside our target appetite
- Partly occupied premises



Non-preferred risks

We prefer not to cover:

- Properties undergoing redevelopment or refurbishment
- Waste and recycling risks
- Mining risks
- Growing or standing timber, shrubs, or crops
- Overhead transmission and distribution lines
- Tyre and rubber risks – including manufacturing, storage, or processing
- Chemicals risks
- Abattoirs, tanneries, or animal testing facilities
- Self-storage facilities
- Lithium-ion risks – including manufacturing, storage, or processing
- Food processing risks with combustible construction
- Data centres
- Standalone vacant premises
- Risks with clean rooms
- Any premises located outside the United Kingdom, Channel Islands, or Isle of Man
- Non-UK-based companies



Supporting customers beyond insurance cover.

Commercial property expertise backed by specialist risk management support.

Our regionally traded Commercial Property proposition combines flexible cover with access to specialist risk management services. These services are designed to help customers identify, understand, and mitigate their property risks.

Depending on premium, complexity, and underwriting criteria, customers may benefit from a range of added-value services, including:

- Property and casualty risk management consultations
- Geographical risk profiling
- Access to the Intact Insurance risk analytics dashboard for more complex risks

- Flood resilience support
- Bespoke property risk training materials
- Business and Property Protection Portal
- Project reviews
- Vacant property services
- Crime and security surveys

How to trade with us.

In addition to trading online, commercial portfolios above the online exposure parameters are traded regionally through our local underwriting teams. Each risk is manually underwritten, allowing us to consider larger and more complex risk profiles.

For more information and to get a quote, speak to your local underwriting team or account manager.

Alternatively, contact the team via:

new.business@intactinsurance.co.uk

Visit our website.

UK Property Owners' Insurance from Intact Insurance

Find out more

For more information on our eTrade Property Owners' insurance, visit our website.

Find out more

