

We understand

Residential Properties Insurance

Our packaged product is designed to meet the needs of commercial customers looking to insure residential properties, including private houses and blocks of flats. Cover can be put in place for buildings insurance, loss of rent cover, alternative accommodation, public liability insurance, employers' liability insurance, communal contents insurance and legal expenses.



Traded online



Positive risk features

We have a particular appetite for the following positive risk features:

- Post-1960s build
- Standard construction including concrete floors
- Over three years old and up to 5 storeys in height
- Professional lets
- Majority occupied
- Low flood and subsidence exposure
- Well-managed (on-site personnel, maintenance, caretaker)
- Robust security (electronic entry, 24-hour concierge, alarms), and moderate values for fixtures and fittings
- Purpose built blocks of flats
- Converted blocks of flats 3 years post conversion

As part of a portfolio of residential property we will consider:

- Private dwellings (minimum 3 properties per policy when traded manually)
- Commercial elements within the block (e.g. retail units to ground floors)
- Grade II listed properties or equivalent
- Luxury properties
- High-rise properties
- Properties located in high or extreme flood and subsidence areas*

*Traded manually via the Mid Market traded channel.



Risks we do not wish to write

The following risks sit outside our appetite:

- Blocks with combustible cladding
- Newly-built blocks of flats (under 3 years old)
- Recent conversions (less than 3 years ago)
- Student accommodation
- Social housing and housing associations
- Holiday lets
- Residential premises where the tenancy agreement is between the Policyholder and an organisation or company
- 100% unoccupied blocks or blocks undergoing refurbishment
- Bedsits
- Country mansions and converted country mansions
- Grade I listed properties or equivalent

What sets RSA apart?

Differentiators

- Excellent claims service
- Risk management consultants with specialist flood knowledge
- Long term commitment/deals
- In house loss adjusting service

How to trade with us

One RSA, two ways to trade

Looking for speed and ease
at the right risk size?

Trade online

For risk features that fall within our standard parameters, our online platform enables swift 'straight-through trading' of our properties product. The product is also accessible through software houses on imarket.

Alternatively telephone the team **0345 878 0071**
or via email **sme.properties@uk.rsagroup.com**

RSA Online

Online Eligibility

For portfolios of up to

20 properties

you can trade online

£1.5m

declared value
on a single house

£5m

declared value
on blocks of flats

