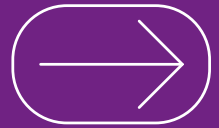


We



understand



Property

Owners

Insurance

Depending on your requirements you can buy Commercial Property Insurance in two ways.



## Trading online

Trade online when your risk fits the following criteria

## Capacity Trading online

For residential premises our limit is

£1.5m

Declared Value

For Blocks of Flats and mixed commercial and residential premises the limit is

£5m

Declared Value

For wholly commercial premises the limit is

£10m

Declared Value

Max number of premises on a single policy is 20 and this can be a mix of commercial, residential and Blocks of Flats.



## Regionally Traded

For those risk outside the online Capacity

Target

customer

types

- Warehouse and wholesale
- Office
- Professional and public services
- Printing
- Retail – shopping centres, high street and supermarkets

- Sprinklered premises
- Non-combustible construction
- Good risk management
- Standard methods of heating
- Residential premises where the tenancy agreement is direct between Policyholder and Tenant
- Fully occupied premises

## Areas with limited appetite

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- ✕ Non-standard construction
- ✕ Non-standard heating
- ✕ Partly occupied premises

## Areas with no risk appetite

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- ✕ 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
- ✕ Housing associations or property developers
- ✕ Multi tenure industrial units or retail warehouses with more than three occupants
- ✕ Incorporation of composite panels in construction of commercial premises involved in food production or storage.
- ✕ Holiday lets
- ✕ Waste and recycling facilities
- ✕ Residential premises where the tenancy agreement is between the Policyholder and an organisation or company
- ✕ Fully unoccupied premises unless they form part of a larger portfolio

## What sets RSA apart?

**Our e-traded** Properties insurance is rated 5 Star by the independent experts at Defaqto.

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

### **Our regionally traded**

Commercial Property Insurance is a flexible solution that can be tailored to meet your customers specific requirements:

### Services based on premium, complexity and underwriting criteria

- Property & casualty risk management consultation or post loss consultation
- Geographical risk profiling
- RSARed Risk Analytics Dashboard for where the risks are more complex
- Flood resilience
- Bespoke property training materials
- Business & Property Protection Portal
- Project reviews
- Vacant property services
- Crime & security surveys

# How to trade with us

## One RSA, two ways to trade

Looking for speed and ease at the right risk size?

[Sign in](#)

### 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.

[Visit our Website](#)

Complex requirements for risk profiles?

### Trade regionally

In addition to trading online, our regionally traded product is suitable for commercial portfolios above the online exposure parameters. Each business is manually traded so we can accommodate a larger more complex risk profile.

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

[Find out more](#)

Alternatively contact the team via the following email address:  
**[new.business@uk.rsagroup.com](mailto:new.business@uk.rsagroup.com)** or **[visit our website](#)**

