



Appetite at a glance

Residential Properties Insurance

Our packaged product is designed to the 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.



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 10 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

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

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

Our target customers

Our Residential Properties policy is designed to be competitive for:

- **Purpose-built blocks of flats**
- **Converted blocks – 3 years post-conversion**
- **Low-rise properties**
- **Mixed portfolios of the above**
- **Non-combustible construction**
- **Professional lets**

Negative risk features



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
- 100% unoccupied blocks or blocks undergoing refurbishment
- Asylum-seeking tenants
- Bedsits
- Country mansions and converted country mansions
- Grade I listed properties

How to trade with us

Speak to a dedicated Residential Property underwriter in each of our regions:

Manchester	oliver.hankey@uk.rsagroup.com craig.z.minshull@uk.rsagroup.com
Bristol	simon.bearpark@uk.rsagroup.com
London	rob.miles@uk.rsagroup.com
Glasgow	linda.z.macleod@uk.rsagroup.com caroline.wood@uk.rsagroup.com
Birmingham	lee.p.Jackson@uk.rsagroup.com

You can trade online for portfolios of up to 20 properties - £2.5 million in value on blocks of flats and £1.5 million on a single house.