



## PROPERTY OWNERS - RESIDENTIAL ONLY

As well as offering a new market for occupied residential properties, this Product, with security provided by our Insurer Partner ERGO, also dovetails with our existing Unoccupied Property Product, allowing our Broker Partners to seamlessly continue to insure empty properties with Focus once they have become tenanted again.

### BENEFITS

- All UK risks considered including Northern Ireland, Channel Islands and Isle of Man
- Residential properties of all types: houses, blocks of up to 12 flats, individual flats
- Flexible underwriting with 'A' rated insurer
- Full Perils standard cover with option to add Accidental Damage for buildings
- Malicious damage by tenant and loss of keys extensions available (depending on occupation type)
- Same day quotations and documentation

### CORE COVER

- Buildings
- Property Owners Liability £5m

### ADDITIONAL COVERS

- Cover for accidents to domestic staff

### TARGET BUSINESS

- This product caters for all types of occupations other than holiday lets and bedsits

# focus

Insurance Solutions Provider

## Product Range



### Business Combined

Computers

Excess Loss PL/

Products & EL

Health & Safety

Legal Expenses

Manufacturing Premises

Non-Standard Trades

Property Owners

Retail/Shops/Packages

Unoccupied Buildings

### Building and Allied Trades

Contractors All Risks

Contractors Excess Loss

Public/Products Liability

Contractors Liability Design

and Construct PI Excess

Loss PL/Products & EL

Group Personal Accident

Hazardous Location Liability

Health And Safety

High Risk Liability

Jct 6.5.1.

Larger Contractors

Combined

Legal Expenses Performance

Bonds

### Buildings & Property

Home Workers

Legal Expenses

Office Insurance

Performance Bonds

Personal Accident

Professional Indemnity

Public/Employers Liability

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