



PRESTIGE

UNDERWRITING IRELAND

PROPERTY OWNERS INSURANCE

At Prestige Underwriting, we are driven by our purpose to work in partnership with our Brokers and partners in order for them to deliver for their customers.

Our Property Owners product is one of two products in our Home and Property range and is designed specifically to meet the insurance requirements needed for those who let properties out on a residential let basis.

The product covers the usual buildings and landlords' contents as well as providing additional cover for Landlords Legal Expenses and Home Emergency covers.

TARGET MARKET

Property Owners is available on both Cover.net and via the Applied/Relay system. In the event a risk is not accepted via Relay, consideration may be given by contacting our underwriting team directly.

PROPERTY OWNERS CAN LOOK TO ACCOMMODATE THE FOLLOWING:

- **Multi-unit properties**
- **Single let units**
- **Landlords contents only**
- **Properties undertaking minor building works**
- **Commercially let holiday homes**
- **Portfolios of up to 6 risks per policy**
- **Maisonettes**
- **Bed sits**
- **Variety of tenant types including Professional, Students and Housing Association/Rental Association Schemes.**
- **Properties in a subsidence area or history of subsidence/claims**

At Prestige Underwriting Services we have a vast range of knowledge when it comes to household risks and are proud of the product offering, we have available. We have a team of underwriters with a wealth of experience to assist you with securing cover and terms for your properties.

SUMMARY OF COVER

- Building (Up to **€2m** total sum insured)
- Landlords Contents (Maximum **€50,000** consideration for more can be made with referral to insurer)
- Property Owners Liability **€2,600,000**
- Reduced EOW excess on Standard Cover
- Optional cover for Accidental Damage on Standard Cover
- Alternative accommodation due to an insured peril is covered up to 20% of the total BSI for 12 months on Primary Cover and up to 24 months on Standard Cover
- Accidental Damage extension available

ADDITIONAL COVERS

BUILDINGS

	LIMITS	
	Economy	Standard
Accidental Damage to Underground Services	No	Up Sum Insured
Accidental Damage to glass and sanitary ware	No	Up Sum Insured
Trace and Access	€13,000	€13,000
Locks and keys	€1,000 (€20,000 in period of insurance)	€1,000

CONTENTS

	LIMITS
Malicious Acts or Vandalism	€5,000 per claim
Metered Supplies	€1,000 per claim (€20,000 in period of insurance)
Landscaped Grounds	€1,000
Fire Brigade Charges	€2,500
Removal of Debris Costs - Tenants Contents	€5,000 per claim

BUSINESS ENQUIRIES

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UNDERWRITING ENQUIRIES

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CLAIMS ENQUIRIES

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WEBSITE

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