

Commercial Property

Commercial Property Owners

At Miles Smith, our portfolio protection provides full cover at competitive rates, and allows you to select from a wide range of covers tailored to meet your clients insurance needs.

Who we insure

- Commercial & Industrial occupations including Office Blocks, Warehousing, Industrial Manufacturing, Low, Medium & High Retail occupations, Restaurants, Take-aways, Cafés and Public Houses
- Nightclubs and Entertainment & Leisure
- Unoccupied Premises
- Building under construction
- Properties being refurbished
- Non-standard construction
- Multi tenure premises
- Food risks
- Any risk difficult to place

Sales features

- Experienced Underwriting & delegated authority Claims service, including personal visits where necessary, to assess your insurance needs
- Dedicated Claims Team and a dedicated Claims handler providing 24 hour service
- Same day issue of documentation such as schedules and invoices sent by post, fax or email
- Personal Service which ensures regular visits by experienced personnel who can create insurance solutions and pre-empt potential problems
- Increase your income
- Bespoke Miles Smith wording

Summary of cover

As Standard

- 'All Risks' i.e. Accidental Damage, Theft, Glass etc
- Subsidence, Landslip & Heave
- Property Owners Liability. £5,000,000 limit of indemnity
- Landlords fixtures & fittings
- Automatic 30% day one uplift
- £25,000 Landlords contents included



Summary of cover (continued)

Optional Covers

- Loss of rent / Advance rent
- Engineering insurance & inspection
- Terrorism insurance
- Property Owners Liability £10,000,000 limit of indemnity
- Further excess layer Property Owners Liability
- Further Extensions to bespoke policy wording, including higher limits where required

Requirements for quotation

- Proposal Form
- Statement of fact

For further information please contact our Property Team:

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