

Residential Property

Residential Property Owners

Miles Smith provide competitive rates and the full benefit of our bespoke wording; for blocks of flats ranging from the small conversions to large purpose built blocks, Residential Let houses including DSS & Students and High Net Worth.

Who we insure

- All types of Residential Property including Blocks of Flats
- Any risk difficult to place

Sales features

- Experienced Underwriting & Claims service, including personal visits where necessary, to assess your insurance needs
- Increase your income
- Bespoke Miles Smith wording

Summary of cover

As Standard

- 'All Risks' i.e. Accidental Damage, Theft, Glass etc
- Subsidence, Landslip & Heave
- Malicious Damage by tenants
- Accidental Damage by tenants
- Loss of rent / Advance rent / Alternative accommodation up to 20% of the reinstatement value
- Property Owners Liability. £5,000,000 limit of indemnity
- £20,000 contents of common parts
- £25,000 Landlords contents
- Eviction of squatters expenses
- Fly Tipping
- Landlords fixtures & fittings
- Automatic 30% day one uplift
- Index linking
- Trace of access
- Loss of metered water
- General Interest Clause
- For existing properties; No reduction in cover for residential properties unoccupied up to 60 days
- For existing properties; No increase in excess for residential properties unoccupied up to 60 days
- For existing or new properties; No reduction in cover for residential properties undergoing general renovation (not structural) up to 90 days



Summary of cover (continued)

Optional covers

- Employers' Liability
- Landlords Contents
- Directors and Officers insurance
- Engineering insurance & inspection
- Terrorism insurance
- Property Owners Liability £10,000,000 limit of indemnity
- 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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email property@milessmith.co.uk

