

Property Owners

The UK General Property Owners' Insurance Policy provides an extensive range of covers for both Commercial and Residential Lets, making it a particularly favourable contract in today's market.

The Policy automatically provides wide All Risks cover yet still allows customers to select additional covers to suit their individual needs.

Policy Features

All Risks Property Damage including:

- Buildings (day one reinstatement)
- TV and satellite aerials
- Car parks, patios and landscaped grounds
- Money, locks and keys
- Cost of rewriting deeds, documents and computer records
- Alternative residential accommodation
- Glass
- Employers' Liability – covers incidental Employers' Liability for cleaners, caretakers and persons doing minor maintenance and repairs
- Automatic Loss of Rent cover up to 20% of Buildings Sum Insured with options to increase the limit and indemnity periods
- Landlords' Furnishings and Communal Contents covered up to £5,000 and £10,000 respectively as standard with options to increase
- Property Owners' Liability – Indemnity Limit of £2 million is provided as standard with the option to increase to £5 million
- Terrorism covers available for an additional premium
- Subsidence covers available for an additional premium
- Optional Legal Protection cover available on Residential Let Policies
- 15% Day One Inflation Provision and Index Linking

- Cover for a diverse range of commercial and residential properties including:
 - Offices
 - Public Houses/Wine Bars
 - Restaurant/Café
 - Shops
 - House/Bungalow/Maisonette
 - Purpose Built Concrete-floored Block of Flats
 - Other standard construction, residential properties
- Our Policy can also be used for mixed usage Commercial properties with residential lets.

Free Online Legal Advice Service

Where the optional Legal Protection Covers are selected on Residential Let Policies, UK General provide access to a free online legal database offering high quality advice for a wide range of legal issues.

How does my client get access?

Information on how to access our free legal advice service is found within the policy documentation, which is issued upon inception of cover.

For more information visit legalhelpline.irwinmitchell.com



Download our
Property Owners
product guide

Property Owners

- Administration
- Adult education centres
- Advertising agency
- Advice centre
- Antique furniture retailing
- Antiques retailing
- Architecture
- Archivist
- Artist materials retailing
- Arts and crafts retailing
- Audio/visual media retailing
- Baby goods retailing
- Babywear retailing
- Banking
- Barber
- Barrister
- Basket and/or brushware retailer
- Bathroom equipment retailing
- Beautician
- Beauty salon
- Bed retailing
- Bookkeepers
- Bookmaking – off course
- Bookselling
- Bookselling – second-hand
- Boutiques
- Bridal wear retailing
- Building society
- Building surveying
- Butcher
- Café
- Café (exc. deep fat frying)
- Call centre
- Camping and outdoor retailing
- Car accessory shop
- Carpet (oriental/Persian) retailing
- Carpet retailing
- Charity shop
- Chemist – dispensing
- Chemist – non-dispensing
- Childrens clothing retailing
- China and/or glassware retailing
- Civil service
- Clerical services
- Clothing retailing
- Coffee shop
- Commodity broking
- Computer consultancy
- Computer games retailing
- Computer retailing – general
- Confectionery retailers
- Conference centres
- Consultant engineering
- Copywriting
- Counselling/advice centre
- Cutlery retailing
- Cycle shop
- Dairy products retailing
- Delicatessen
- Design consultancy
- DIY (inc. timber)
- DIY store
- Draper
- Dry cleaning
- Electrical goods consultancy
- Electrical goods retailing
- Electrical goods retailing domestic appliances
- Electrical goods retailing – hi-fi, audio, TV etc
- Employment agency
- Estate agency
- Fabric retailing
- Fancy goods retailing
- Fashion retailing
- Financial advisory service
- Financial services
- Fireplace retailing
- Fishing tackle retailing
- Fishmonger
- Florists
- Footwear retailing
- Frozen food retailing
- Furniture retailing
- General store
- Gift shop
- Greengrocer
- Greeting card retailing
- Grocer
- Grocer – licenced
- Haberdashery
- Hair & beauty consultant
- Hairdressing
- Hairpiece and wig retailing
- Hardware retailing
- Hat shop
- Health food retailer
- Herbs and spices retailing
- Hobby shop
- Home brew materials retailing
- Household goods retailing
- Housing association
- Ice cream parlour
- Insurance broking
- Internet cafe
- Ironmonger
- Jewellery retailer
- Kitchen accessories retailing
- Knitwear retailing
- Lawyers
- Leather goods retailing (exc. clothes)
- Lighting retailing
- Linen retailing
- Lingerie retailing
- Luggage and handbag retailing
- Marketing
- Maternity wear retailing
- Mobile phone retailer
- Model shop

Property Owners

- Motor accessories retailing
- Music retailing
- Musical instrument retailing
- Newsagents
- Novelty/carnival goods retailing
- Nursery goods shops
- Off licence
- Office furniture retailing
- Optician
- Optometrist
- Paint and/or wallpaper retailing
- Pawnbroking
- Perfume retailing
- Pet accessory/food store
- Pet parlour
- Pet shop
- Pharmacy
- Photo processing and printing
- Photocopying
- Photographic equipment retailing
- Photographic processors & finishers
- Picture shop
- Plumbers equipment retailers
- Press office
- Property consultancy
- Public house
- Public house – independent
- Public house – managed
- Public house – tenanted
- Record shop
- Record, CD, cassette and video/DVD retailing
- Recruitment agency
- Restaurant
- Restaurant – British
- Restaurant – Chinese
- Restaurant – Indian
- Restaurant – licensed
- Restaurant – other Asian
- Restaurant – others
- Saddlery and tack retailing
- Scientific instrument retailing
- Sewing machine shop
- Shoe retailing
- Shopping centre
- Snack bar
- Soft furnishings retailing
- Software consultancy
- Solicitors
- Sports goods retailing
- Stationer
- Surgical equipment retailer
- Tea room
- Textile retailing
- Tile retailer
- Tobacconist
- Toiletries retailing
- Tool retailer
- Toy and game retailing
- Video/DVD hire
- Wine bar
- Wine retailer
- Wool and needlework shop
- Woollen goods shop