

Product Highlights

A Commercial Let Property Owners wording from Zurich Property Investors

Preferred Business

- Financially secure companies with well-managed, risk-aware tenants
- Professionally managed portfolios comprising offices, retail, light industrial risks
- Residential properties can be considered as part of a mixed portfolio

3 Year Policy

- Exclusive to Property UK; not available from Zurich direct
- Provides rate stability for both client and tenant
- Premium paid in three annual payments, not up front

Flexible Commission

- Starting at 25% (Zurich standard is 17.5%)

Market Leading Wording

- Cover is on an All Risks basis and automatically includes Subsidence
- Landlords contents automatically included at £25,000 per property
- Property Owners Liability cover of £5m as standard (can go up to £25m)
- Full cover on vacant buildings, depending on the risk, subject to security and management requirements
- Low excess of only £100 (Zurich standard is £250); increasing to £1,000 for Subsidence

Flexible Payment Options

- Monthly Statement of Account
- Instalment facility with Premium Credit at very favourable rates

At Your Service

- Formal response on all enquiries received
- Swift turnaround times, agreed deadlines met
- No proposal form required
- Documentation issued electronically

Coming Soon...

Unicorn is working closely with another highly respected carrier to widen the facility to write risks that fall outside Zurich's core business; these include:-

- Holiday lets, Long term vacant
- Students, Asylum seekers, DSS lets
- Other high risk business that would not suit the traditional composite market