



ONE BROKER

HOUSING CO-OPERATIVE INSURANCE





Benefits of using One Broker

We work with a number of housing co-operatives, resident associations and TMO's. Here are some of the benefits of working with us:

We understand your risk

We search the market so we can recommend the product best-suited to your needs.

We give you peace of mind

As experienced insurance brokers, we can tailor cover to your organisation, so you can rest assured that you're fully protected.

Access to lower prices

Thanks to our strong insurer relationships and knowledge of the market, we can negotiate lower premiums on your behalf, so you always get the best price.

In-house claims support

We understand the technicalities of your policy and, in the event of a disputed claim, we have the experience to challenge insurers to get you the best outcome.

Our in-house team will support you through the claims process, so you don't have to manage it on your own.

Dedicated team

At One Broker, we pride ourselves on building personal relationships. As such, you'll work with dedicated staff, able to help you with queries, concerns, claims and general insurance advice.

“One Broker saved us over £1600 whilst adding more cover than we had with our previous insurer. Phil has been really helpful, answering any questions in a clear, concise and friendly manner”

Emma Barnie

Secretary, Nettleton Road Housing Co-Operative

What Is Housing Co-operative Insurance?

Housing Co-operative Insurance is an umbrella term for a range of policies, which can be tailored to your individual needs. These tend to include:



Employers' Liability Insurance

This cover is a legal requirement if your housing co-operative has employees or volunteers. It protects the organisation against the cost of compensation claims if they sustain an illness or injury as a result of negligence while working for you.



Buildings Insurance

This protects the structure of buildings you are responsible for, including walls, roofs and ceilings. This covers the rebuild value of properties if they are destroyed by an insured incident.



Legal Representation

A Housing Co-operative policy helps cover the cost of suitable legal defence in the event of a claim being brought against your organisation or its members.



Public Liability Insurance

Public Liability Insurance pays out if a third party suffers an injury or damage to their property as a result of housing co-operative negligence.



Tenants Contents Insurance

This protection is designed for your tenants, protecting their possessions in the event of theft or loss. From technology to furniture and bikes, you can help protect your tenants' property.



Management Liability Insurance

This is the name of a group of covers, which includes Directors & Officers Liability, Company Legal Liability, Employment Practices and access to a 24-hour legal helpline. It protects your trustees, directors and key team members against personal liability.



It's been an absolute pleasure working with you. Karen Williams and I will not hesitate to refer you to our partners and similar organisations ”

Jenny Kaurrai
Business Services Manager
at Bushbury Hill Estate
Management Board



WHAT WE CAN DO FOR YOU



Save You Money

We've saved our clients at least 10% against their existing insurance renewals elsewhere.*



Support Your Tenants

Help your tenants save money by introducing them to One Broker – we'll give them a 15% discount on their Contents Insurance.



Protection For You

You may be personally liable for certain duties and responsibilities if things go wrong.

Phil Smith Account Executive One Broker

In 2016 I identified that housing co-operatives were not receiving the advice and guidance they needed with regards to their insurance policies. This lack of guidance was leaving a number of organisations exposed and many were having to foot the bill for claims they could've been protected against if they had adequate insurance.

I now help insure many housing co-operatives, tenant management organisations, community interest companies and estate management boards and this is growing.

As such, I understand their risk exposures and have helped to reduce claims by offering guidance on risk management.

As independent brokers we are able to approach the market on behalf of our clients to ensure the premium being charged is competitive and the cover meets our clients' needs.

I attend both the Confederation of Co-Operative Housing (CCH) and the National Federation Of Tenant Management Organisations (NFTMO) Annual Conferences in full support of the industry sector.



Phil understands our organisation and the importance of providing us with the right cover for our needs, I wouldn't hesitate in recommending his services to other associations ”

Francis Owusu-Sekyeyre
Estate Manager at Abbey Road
Housing Co-Operative

Contact us to find out how we can help your organisation or for specific advice on your insurance needs.



Phil Smith
Account Executive

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*Over 90% of our clients saved at least 10% on their overall premium between October 2017 and March 2020. PROMOTION. One Broker is a trading style of One Broker (GDIS) Ltd. Authorised and regulated by the Financial Conduct Authority. Registered in England and Wales no. 4688453 Lakeside 300, Old Chapel Way, Broadland Business Park, Norwich NR7 0WG.

