



**ONE BROKER**  
INSURANCE



# PROPERTY INSURANCE

PROTECTION DESIGNED FOR  
PROPERTY PROFESSIONALS

# WELCOME



**Whether you're an established managing agent, residential management company, right-to-manage company or a property freeholder, you face a multitude of risks when it comes to operational management and property ownership.**

This can include obligations to members of the general public, employees on your payroll, tenants within your buildings and the physical structure of the building itself including communal contents.

With that in mind, it is essential that you have the right protection in place and are professionally guided through the property insurance process.

At One Broker we have 20 years' experience navigating the complex world of property

insurance and have refined our products and services to ensure you receive the best in terms of cover and service. Our staff are at the core of our offering. You will work with a dedicated team member, who will handle your insurance. They'll get to know you and your business in detail, so they can advise on the best course of action when it comes to your insurance. They'll also stay at the forefront of industry updates, including:

- Defective cladding
- EWS1 forms
- Combustibility exclusions in professional indemnity wordings
- Fire risk assessments (non-destructive)
- The Fire Safety Bill 2021

We have first-hand experience of these issues and can provide advice in respect of current insurance arrangements.

In addition, we have Grade A financial security provided by three of the UK's leading insurance companies. This sits

alongside our delegated claims authority, which means we can process property claims up to a specified limit, so you get a streamlined service, from notification to settlement.

In this brochure, you'll learn more about our core products, including Buildings and Landlord Insurance, as well as the services we provide.

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# BLOCK INSURANCE

**If you own a block of flats, or manage one, you'll have responsibilities to your tenants, the public and your business. We can help you get the right insurance protection for your risks.**

It doesn't matter whether your property is a purpose-built or converted block, we can find a solution to protect your assets through our panel of insurers, each with Grade A financial security. We have access to a range of comprehensive policy wordings, with bespoke cover enhancements and are able to offer you the right protection against the uncertainty of risks faced by a property owner.

## Our Core Offering

### Property Insurance

- Comprehensive buildings and communal contents cover
- Protection for legal liabilities to members of the public and staff
- Generous alternative accommodation limits and efficient loss of rent protection
- Optional terrorism cover available

### Directors' & Officers' Liability Insurance

- Management liability for senior officers and directors, providing full defence costs in the event of legal challenge from a third party
- Additional legal protection for the entity up to the same insured limit as the management liability section
- Optional crime cover for losses of assets resulting from dishonesty, theft or fraud



### Engineering Inspection

- Statutory inspection cover for estate plant which comprises lifts, roller shutters, sump pumps, air-conditioning units, vehicle gates and more
- Optional insurance cover for sudden and unforeseen damage (SUD)

### Delegated Claims Authority

Our team has delegated claims authority with several insurers in order to streamline the claims process. This service allows you to continue your day-to-day routine safe in the knowledge that your claim will be handled in a professional manner by a nominated One Broker technician.



## PROTECT YOUR BLOCK

Contact Real Estate Scheme Manager Scott Flisher on 01223 792281 or email [scott.flisher@onebroker.co.uk](mailto:scott.flisher@onebroker.co.uk) to find out more.



# LANDLORD INSURANCE

**Whether you have one property or a whole portfolio, our experienced Landlord Insurance team can help to protect you and your property against a wide range of risks.**

We work directly with many letting agents and landlords, providing a wide range of insurance covers in relation to the lettings industry.

We deal with many insurers who specialise in the rental sector and are able to offer:

- Landlord Buildings Insurance
- Landlord Contents Insurance
- Property Owners Liability
- Loss of Rent/Alternative Accommodation
- Legal Expenses
- Legal Expenses and Rent Guarantee
- Landlord Home Emergency

We can also arrange protection for:

- Empty properties for sale or let
- Holiday lets
- AirBnB properties
- Blocks of flats
- Student lets
- Non-standard properties



## An experienced team

We provide a delegated claims service with some insurers. This means we can handle claims up to a specified limit in-house. We can also instruct loss adjusters if required. Whatever the circumstances, our Claims Team will work with you all the way, regardless of the size of the claim.

Our team also features individuals who have not only worked in the insurance industry for more than 20 years but also the lettings industry for over 10 years. This means we really understand the challenges you face.

We also keep up to date with any changes in legislation, which may have an impact on insurance cover. The COVID-19 pandemic is a prime example; some landlords were not able to let their properties so we worked with insurers to extend the unoccupied cover for the client free of charge. They also temporarily suspended the need for weekly/monthly visits.



## LEARN MORE ABOUT LANDLORD AND TENANTS INSURANCE

To find out more about insurance protection for both landlords and tenants, contact Rob Mills on 01223 792262 or email [rob.mills@onebroker.co.uk](mailto:rob.mills@onebroker.co.uk).

# NOT-FOR-PROFIT HOUSING SCHEME INSURANCE

**Finding the right insurance for your not-for-profit organisation can be time consuming. That's why we've crafted an insurance scheme for community-led housing organisations, designed to protect their assets and teams at a competitive price\*.**

Designed to protect any organisation responsible for managing not-for-profit housing, this scheme is an umbrella for a range of policies that can be tailored to your individual needs.

As an independent insurance broker, we take the time to get to know your organisation before sourcing appropriate cover from a panel of insurers to ensure you're protected if the worst happens.

## Comprehensive Protection

Our policies typically include Employers' Liability, Public Liability, Professional Indemnity, and Residential Buildings Insurance. However, other protection can be provided too.

For instance, your trustees, directors, managers and employees may be held personally liable for claims of actual or alleged wrongful acts. One Broker can provide a Management Liability Insurance policy that will ensure everyone involved in running your organisation is fully protected.

And, if something does go wrong, our Claims Team is on hand to help you manage the process so there's minimal disruption to your tenants, employees or volunteers.



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

## We're Proud to Work With:



\*More than 90% of our clients saved at least 10% on their overall premium between October 2017 and March 2020



## FIND OUT MORE ABOUT NOT-FOR-PROFIT INSURANCE

If you'd like to learn more about insurance for housing co-operatives and social housing, contact Phil Smith on 01223 949006 or email [phil.smith@onebroker.co.uk](mailto:phil.smith@onebroker.co.uk).

# COMMERCIAL PROPERTY INSURANCE

**Whether you're an owner-occupier, let to another business or rent a commercial space, it's vital to have the right protection for the risks your property faces. That's why our friendly, experienced team is on hand to guide you through the insurance process.**

As with residential property, commercial property faces a wide range of risks. And while there are similarities between the two, there are some key differences.

If you own the building, our Commercial Property team will talk to you about insuring the fabric of the building against damage or destruction caused by a range of events. They'll advise how you can ensure you have the correct sums insured, taking both the rebuild value and your VAT status into consideration so you're not underinsured.

They can also provide advice on complementary covers, such as Loss of Rent Insurance and Business Interruption Insurance, in case you or your tenants have to move out as a result of an insured incident.

In addition, our team will ensure you have Property Owners' Liability Insurance. This protects you if a third party – or their possessions – comes to harm at your property.

Beyond the building, the team can arrange Contents Insurance. This covers the cost of repairing or replacing equipment, stock and fittings, even if you don't own the building. They can even adjust the sums insured during peak trading seasons to reflect increased stock levels.

## Commercial Property Made Easy

Arranging insurance can be time consuming, especially if you have multiple properties. Thankfully, we can create one portfolio policy to protect them all. That means you have one renewal date and one set of documents.

We'll also advise on when you need to get the property valued, either via a full survey or a desktop survey, to ensure that the correct sums are insured.

And, as with all of our property insurance policies, our in-house Claims Team can help you get back on track as quickly as possible after an insured incident.



## DISCUSS YOUR COMMERCIAL PROPERTY NEEDS WITH OUR TEAM

Contact Associate Director Mark Ling on 01223 949002 [mark.ling@onebroker.co.uk](mailto:mark.ling@onebroker.co.uk) to find out more and arrange a bespoke quotation today.

# CONTRACT WORKS INSURANCE

**Starting a development project at your property? Primary contractor for a construction project? Contract Works Insurance is designed to reinstate the works following accidental damage or a loss that occurs before the project is completed.**

Designed to cover the cost of redoing or repairing work on a construction project if it's accidentally damaged or destroyed before completion, Contract Works Insurance provides vital peace of mind for property owners managing a project or primary contractors who may have responsibility for the successful completion of the project.

Policies not only cover the cost of debris removal and new materials but labour and tools too. It means the work can be reinstated without having to find additional funds.

Plus, it's a flexible policy. It can be arranged on an annual basis (where all contracts are covered up to a maximum contract value and length) or as a single policy for a specified project. Where applicable, it can be incorporated within a Contractors' Combined Insurance policy, alongside Public Liability, Employers' Liability, Plant cover and so on.

## An Example

Let's say that, the day before your project is due to be handed over to the client, a fire completely destroys the work completed. Without insurance, you would need to pay to remove the old materials, along with any planning and contractor fees in order to re-build and meet the terms of your contract.

With adequate insurance in place, you don't need to worry. A Contract Works policy is designed to pay for the costs to get the project back into the position it was in before the loss, providing peace of mind.



## FIND OUT MORE

Contact Ed George on 01223 949027 / [edward.george@onebroker.co.uk](mailto:edward.george@onebroker.co.uk) to find out more about Contract Works Insurance and arrange a quotation.



# BUILDING WARRANTIES

While every effort is made to ensure that your project is completed to the most rigorous standards, a defect may become apparent several years down the line. Building warranties are there to help future homeowners cover the cost of repairs.

One Broker's sister company One Guarantee provides a range of structural warranties for both commercial and residential properties throughout the UK.

Designed to protect developers and homeowners from any latent defects that may occur following the practical completion of a build, building warranties provide cover for 10 or 12 years, protecting investments and providing peace of mind, ensuring that defects can be put right.

All of One Guarantee's warranties are backed by AA-rated global insurers, which provides financial security and the reassurance that the insurer can handle claims many years in the future. In addition, One Guarantee is recognised by UK Mortgage Lenders and our products are listed as approved warranties by the UK Finance/CML Handbook.

One Guarantee is a Registered Code User and supporter of the Consumer Code for New Homes. This ensures support and protection is provided to consumers purchasing new build homes in the UK.

Their experienced team will work with you throughout the development, ensuring thorough inspections are undertaken periodically, in line with insurer requirements. With combined experience of more than 35 years, they'll ensure you have a smooth process.

## Types of Building Warranties

One Guarantee has building warranties suitable for a wide range of developments, including:

- New homes
- Social housing
- Build-to-rent
- Self-build
- Mixed developments
- And more!



## DISCUSS BUILDING WARRANTIES WITH ONE GUARANTEE

The One Guarantee team is on hand to discuss the requirements of your project today. Simply visit [www.oneguarantee.co.uk](http://www.oneguarantee.co.uk) or call 01603 218288.



# LEGAL INDEMNITIES

Whether you're helping a client to buy or sell a property, developing new homes, or your property is to have a change of use, we have policies designed to deal with a wide range of title defects for new developments and general property transactions.

At One Indemnity, our legal indemnity solutions are always tailored for the specific transaction in hand. We place insurance with A-rated capacity, can quickly turn around quotes and provide a prompt, friendly service every time.

One Indemnity can arrange policies for a wide range of parties, including property developers, solicitors, conveyancing solicitors, lenders, surveyors and homeowners. In many cases, we only need to take a few details to provide an initial quotation.

Remember: If you offer conveyancing services, we can create a package of policies for your client, which covers all issues within a single policy document.

## Types of Legal Indemnity

There are many types of legal indemnity policy available on the market. Some of the most common protect against:

- **Restrictive Covenants:** Detailed in the Office Title Register and/or conveyance for the property, these may prevent you from doing something to the land and/or building e.g. additional dwellings.
- **Mineral Rights:** Detailed in the Office Title Register and/or conveyance for the property, this may state that a person(s) has the authority to extract minerals from the grounds of the property.
- **Absence of Easement (Access):** If a piece of unregistered land has been used for more than 12 months to access a property, protection may be required should a third party try to register it and restrict access.
- **Rights to Light:** If you're developing a property, the neighbours may suffer a loss of natural light as a result. Courts could decide the building needs to be reduced in size or taken down, which could result in substantial financial losses.



## TALK TO US TODAY

James Skilleter is on hand to help with your questions and queries about legal indemnities. Simply call 01603 218232 or email [james.skilleter@onebroker.co.uk](mailto:james.skilleter@onebroker.co.uk) to find out more.

# HOME INSURANCE

We see your home as more than bricks and mortar. Whether it's your castle, your sanctuary, your investment or all of these and more, getting the right insurance protection is vital.

Whether you're a homeowner or leaseholder, our UK-based team will work with you to arrange cover appropriate to the risks you face, so you have complete peace of mind.

Unlike online comparison sites, we take time to get to know you and your home, before searching a panel of carefully selected insurers to find Buildings and/or Contents Insurance that meets your needs.

As an established independent insurance broker, we're proud of the fact that we can arrange cover for most types of properties, from listed properties to eco-homes, self-builds and everything in between.

We even have a team that deals with thatched properties and barn conversions! If your property is in some way considered non-standard or even suffered previously from subsidence we should be able to help. Weekend and holiday homes, including those overseas, can also be catered for.

And we offer more than Buildings Insurance. We can also provide protection for your personal items and contents – including fine art and antiques, unusual collections, high-value pedal cycles, jewellery & watches, business equipment kept at home and much more.

## Claims Support

Home Insurance really comes into its own when something goes wrong. It can be a worrying time and it can be difficult to know what to do first.

That's why our in-house Claims Team is on-hand to guide you through the process, negotiating with your insurer and providing valuable advice on how to handle the situation. They provide vital support when you need it most.



## PROTECT YOUR PROPERTY AND POSSESSIONS TODAY

Speak to Carly Nineham on 01223 792265 to find out more today, or email her at [carly.nineham@onebroker.co.uk](mailto:carly.nineham@onebroker.co.uk).





# THE BENEFITS OF WORKING WITH ONE BROKER

We don't just provide a first-class service and great value insurance coverage; we can also help you to earn additional income by introducing us to new clients.

There are 3 ways you can work with us in order to earn income commission\*:

- Passive Introducer
- Introducer Appointed Representative
- Appointed Representative

We pay commission at inception and renewal on a monthly basis.

\*Subject to application and approval process

## LEARN HOW TO START EARNING COMMISSION

Contact Associate Director Rob Mills on 01223 792262/rob.mills@onebroker.co.uk to find out more today.



**One Broker group provides independent insurance broking services to businesses and individuals throughout the UK. Whether you face standard risks or something more complex, we can source a wide variety of insurance products, tailoring them to meet your unique needs.**

Since 2009, our personal, expert approach has set us apart from the competition. With more than 100 highly skilled employees based in Cambridgeshire and Norfolk, we're able to serve both local and national clients, providing a personal service every time.

As a Top 40\* independent commercial insurance broker, our award-winning service is underpinned by our people, who build long-standing relationships with market-leading insurers.

These partnerships allow us to develop comprehensive, competitive policies and schemes for standard and emerging risks, while handling claims efficiently and effectively.

**Contact us to discuss specific levels of cover and how we can tailor our packages to your individual needs.**



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\*Insurance Age, 2020