



TENANT MANAGEMENT ORGANISATION (TMO) INSURANCE





Benefits of using One Broker

We work with a number of resident associations, housing co-operatives 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.

“ We wouldn't hesitate in recommending One Broker. They have always been efficient and show a true understanding of our needs ”

Chris Laytham
Co-Operative Manager, Patmore Co-Operative Ltd

What Is TMO Insurance?

TMO 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 TMO 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.



Fidelity Insurance

Also known as Employee Dishonesty Insurance, this is a requirement of your right-to-manage agreement. It covers the cost of losses as a result of employee dishonesty, such as theft or fraud.



Legal Representation

A TMO 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 TMO negligence.



Business Interruption Insurance (Relocation)

As a condition of your right-to-manage agreement, you are required to have insurance to cover the cost of relocation. This is covered by a Business Interruption policy, allowing you to move offices if required.



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.*



Make You Money

Contact One Broker to find out how we could help you earn money by introducing tenants to us for 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 tenant management organisations (TMO) 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 tenant management organisations, community interest companies, estate management boards and housing cooperatives and this number 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 National Federation Of Tenant Management Organisations (NFTMO) and Confederation of Co-Operative Housing (CCH) 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.
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