

WE ARE RGA UNDERWRITING COMMERCIAL PROPERTY INSURANCE



OVERVIEW Whether you are looking to protect an individual commercial property or a complete portfolio, RGA manages schemes that provide comprehensive cover against material or structural damage for a wide range of commercial properties, including part commercial part residential.

Our products have been designed to cover all types of commercial let property owners including single properties, portfolios, unoccupied and purpose built blocks of flats.

Property types

Offices, including Taxi Offices, Travel Agents and Estate Agents etc

Hairdressers and Beauticians

Restaurants, Cafés and high risk Eateries

Fast Food Takeaways

Shops and Retail Outlets

Newsagents and Off-Licences

Dental Practices and Doctors Surgeries

Car Accessory Stores

Furniture Stores

Garden Centres

Warehouses

Tattoo Parlours

Care Homes

Whilst most risks can be quoted on RGA's full cycle platform, brokers who require bespoke underwriting or off-scheme quotes are encouraged to contact our underwriting team on **0333 000 0173**.

All our policies are available at highly competitive rates and with the assurance that they are underwritten by leading UK insurers.

COVER SUMMARY

- Buildings cover up to £5,000,000
- Full Accidental Damage cover
- Loss of Rent - 25% of Buildings sum insured
- Alternative Accommodation
- Material Damage through loss or destruction
- £25,000 Contents included as standard
- Business Interruption
- Property Owners Liability - £5,000,000
- Employers Liability - £10,000,000
- Subsidence cover
- Rebuild - optional day one uplift of 50%
- Terrorism - £5,000,000 (optional)

TERRITORIES For commercial properties situated in England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands

UNDERWRITERS Ageas, NIG and certain underwriters at Lloyd's under facilities managed by RGA Underwriting Ltd

RISK TRANSFER Yes, full cascading risk transfer to broker

PAYMENT OPTIONS Broker statement

APPLICATION Through RGA platform

This is a high level summary of cover available under schemes administered by RGA and underwritten by various company markets and certain underwriters at Lloyd's. The summary does not include the full benefits, limits and exclusions of the various schemes. Full terms and conditions can be found in the individual policy wordings, copies of which are available upon request.