

Buildings Insurance

for Block of Flats

Buildings insurance for a block of flats is considered a commercial policy, which provides a more comprehensive list of covers when compared to a policy which is designed for a single dwelling.

We can provide cover for blocks of standard and non-standard construction, including grade listed buildings.

Key features of our Blocks of Flats policies

The Insurers we have on our panel provide specialist cover for the buildings. The following key features are included in all the policies we provide and we see them as 'must haves' for a block of flats.

- Damage to the building for a wide range of perils including storm, accidental damage, attempted theft and fire
- Property Owners Liability up to, but not limited to, £5 million in any 12 month insurance period which you are responsible or liable for. This includes cover for Corporate Manslaughter Defence Costs*
- Employers Liability covers you for any staff risks whether you employ on a permanent or temporary basis (including voluntary workers)
- Legal Expenses included at no extra charge
- Communal Contents up to, but not limited to, £25,000 including gardening equipment and furniture*
- Loss of Rent and/or Alternative accommodation
- Includes cover for all garages and outbuildings
- Low policy excesses
- Cover for permanent fixtures and fittings such as baths and fitted kitchens

You can also opt to widen your cover and have it tailor made to your precise needs: Terrorism – to cover loss or damage due to terrorist actions committed for political, religious, ideological or similar purposes.

Engineering Inspection and Insurance – to provide biannual independent inspections of all plant and equipment to ensure that it is safe to use in accordance with the LOLER regulations set out under the Health and Safety at Work Act 1974.

Directors and Officers Insurance – to provide cover for you, any director or secretary of the Insured against any financial risk you face if you fail to carry out the duties for which you are responsible.

Please see our detailed fact sheets for further information relating to the additional services we can provide.

**Optional increased limits available which could result in an additional charge.*