

# MEDIUM ENTERPRISES - LARGE PROPERTY OWNERS

GET A QUOTE NOW - [www.rsasme.ie](http://www.rsasme.ie)



This product is designed for landlords of large property portfolios of retail, office, warehouse, manufacturing and entertainment/leisure premises. Managing a large commercial property portfolio presents its own unique set of challenges and our Property Owners product is designed to reflect that.

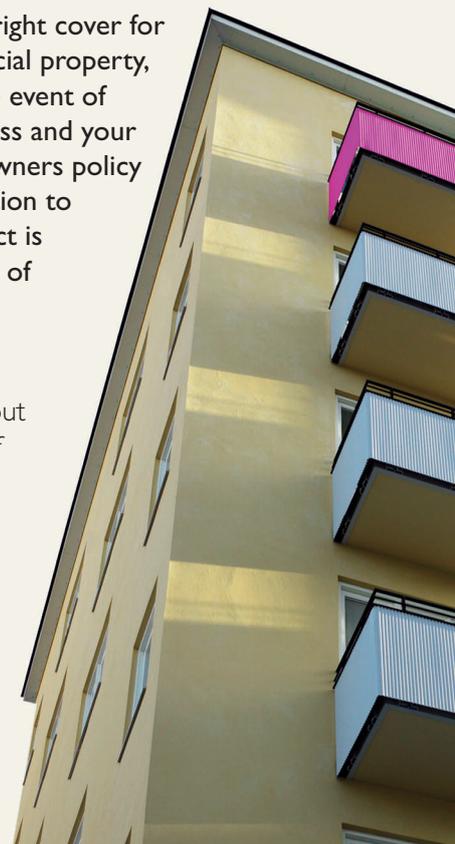
As an owner of a large portfolio, your client will want to be sure they are getting the right cover for their various properties. Our policy has been specially devised for owners of commercial property, or those with a mixture of commercial and retail properties and provides cover in the event of damage to their property which could prevent their tenants from running their business and your client from earning rent (for example storm, flood or fire). Our standard Property Owners policy includes the essentials (buildings and property owners liability insurance), with the option to increase cover limits or add on cover to suit your client's individual needs. The product is flexible enough to cover portfolios of multiple premises with a maximum Sum Insured of €15m per premises.

## DID YOU KNOW...

A key complementary service is the availability of RSA Underwriter Surveyors to carry out pre-quote/cover surveys. This service has proven to increase acquisition and retention of our large Property Owners business as it facilitates:

- A greater understanding of the risk presented and allows RSA price accordingly
- Greater quality control over risks underwritten
- Provides 'free' health/safety/security advice to your clients
- Allows for risk improvement measures to be agreed at the outset of cover - no surprises for the client at a later stage
- Helps build relationship with the client
- Coupled with our underwriting expertise it allows us to write more complex cases

[www.rsasme.ie](http://www.rsasme.ie)



## OUR KEY SELLING POINTS...

### Tailored Cover to suit your Property Owner...

In addition to the standard cover for Buildings, and Property Owners' Liability your customers will automatically receive:-

- Full All Risks Cover
- €20,000 Fire Brigade Charges **(NEW)**
- Rent of €250,000 as standard
- Trace and Access cover (oil and water)
- Loss or duplication of keys
- Underground cables pipes and tanks

We know that all your customers are different, so we provide a range of optional covers, including:

- Multiple properties on a single policy
- Landlord's Fixtures and Fittings
- Option to increase the Rent Sum Insured
- Option to include Employers Liability
- Increased PL limit of indemnity
- Legal Expenses Cover **(NEW)**

### A wide Risk Appetite across premises.

See Risk Appetite Guide on [www.rsasme.ie](http://www.rsasme.ie)

### Market Leading Brand.

Your SME clients want to know they are insured with an insurer that is stable and if the worst does happen, we are there to help out. Not only do we have the strength of our business, brand and balance sheet, you can also be sure that after 300 years in the business we've built up quite a bit of knowledge and experience along the way.

### MAKE THE RIGHT CHOICE FOR PROPERTY CLIENTS.

RSA is committed to being a key player in the Property Owners market. We are constantly refreshing our delivery and products to make it easy for you to do business with us. With 300 years of heritage, a strong financial position and market leading technical capabilities RSA is the right insurer for you and your customers.