



## PROPERTY OWNERS INSURANCE

**R&Q offers a superior product for property investors and trusts with commercial and residential property portfolios.**

We have a broad based appetite and wide acceptance criteria across a range of trades and occupations, and specifically target residential portfolios and trust business.

We can accommodate sums insured from £100,000 to £50 million.

For brokers with large portfolios of property owners business we can offer delegated underwriting authority facilities through Mi-Binder, our on-line binder platform at [www.mi-binder.com](http://www.mi-binder.com).

Cover is on an All Risks basis and includes:

- Standard Day 1 uplift
- Alternative accommodation as standard for residential properties
- Legal Expenses
- Property owners liability
- Engineering Breakdown cover.

### **What makes us different?**

- Local expert underwriters
- Products supported by niche A rated capacity
- Wide cover with the facility to offer bespoke covers where required
- A flexible approach to bank interests and co-insurance requests
- Provision of fast and accurate claims experience on the portfolio.



## WHY CHOOSE R&Q?

- We support the independent intermediary
- R&Q is independently owned – we are not a potential competitor for our partner brokers
- Knowledgeable and experienced underwriting team based in the London, Birmingham, Manchester and Bournemouth
- All our quotations are 100% exclusive
- Backed by capacity providers with strong financial ratings
- ‘Best of breed’ products with cover enhancements that offer genuine value
- Fair and consistent commission structure.

## HIGH QUALITY UNDERWRITING SOLUTIONS

We offer a comprehensive range of superior products that are exclusively available to our select broker partners. Our core products are supported by an extended product range.

- Commercial Combined
- Property Owners Insurance
- Mi-Binder
- Contracting Business
- Package Combined
- Residential Development Insurance
- Extended Product Range.

## CONTACTS

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Information on our full range of products is available on our website.