

MARSH

The Agile residential property insurance scheme

Protection for you and your clients

As a solicitor acting in relation to a deceased estate, or as a Law of Property Act (LPA) receiver or insolvency practitioner, you may require insurance coverage for residential properties. Marsh's Agile residential property facility could be the solution for you.

This residential insurance property facility is tailored to meet the needs of professionals like yourself, providing comprehensive coverage and flexible options to ensure your unique requirements are met.

Why choose Marsh's "Agile" residential property facility?

The policy covers the following benefits as standard:

Comprehensive cover

Our facility provides property damage cover for buildings and household contents up to a limit of £1,000,000. Additionally, our coverage includes standard features such as loss of rent/alternative accommodation costs up to £200,000 and £10,000,000 public liability insurance.

Unoccupied properties welcome

Whether your properties are occupied or unoccupied, our facility has you covered. The premium payable remains the same, regardless of occupancy status.

Cover for occupied and unoccupied properties

The coverage automatically includes household contents for both occupied and unoccupied properties. Cover for valuables such as jewellery, watches, items containing precious metals, antiques, and works of art is also included, subject to additional terms/limits — see policy for further details (full policy wording available upon request).

Mitigating risk for unoccupied premises

We understand the unique risk challenges of insuring and protecting the value of unoccupied premises. That's why an unoccupied buildings condition is important, as it outlines the steps you need to take as the policyholder to mitigate the risk of loss or damage. These steps include arranging property inspections at least once every 30 days and ensuring all water services are isolated and drained.

Instant cover, flexible placement options

We offer two placement options to suit your business needs. Choose between a declaration basis or an individual basis:

- **With a declaration basis, you'll receive a monthly declaration template, a master certificate as evidence of cover, and a monthly invoice.**
- **With an individual basis, you'll receive bespoke policy documents as evidence of cover and an invoice for each 12-month policy period.**

Regardless of the option you choose, cover is secured instantaneously from the time and date you assume responsibility for each property.

Clear pricing

At Marsh, we believe in transparency. That's why all premiums are pre-agreed, ensuring clarity and eliminating surprises. Whether you place cover individually or via a monthly declaration, you can trust that our pricing is fair and straightforward. Further premium information is available upon request.

Leading insurer

Our Agile facility is underwritten by Intact Insurance, one of the largest and most experienced property insurers in the UK. With Marsh as your partner, you can trust that you're working with industry leaders.

Training and guidance

Our dedicated support team is available to assist you with any queries or issues you may encounter while using the scheme. For guidance and advice with regards to insurance and declarations, please speak to Marsh.

Ready to get started?

Don't miss out on the benefits of Marsh's Agile residential property facility. Contact us today to discuss your insurance needs, explore our facility in further detail, and get a quote tailored to your requirements. Take the next step towards comprehensive coverage and peace of mind.

"Savills' LPA department has been working with Marsh for many years and it has always provided an excellent professional service, offering tailored insurance solutions for our specific needs. The Marsh Agile insurance scheme is an excellent product that provides us with the comprehensive cover we require, even on our vacant properties. The scheme is simple and fast to administer, and costs are transparent and good value for money."

Sue Joy AssocRICS MARLA

Head of LPA and Property Management – Savills

Agile acceptance criteria

This facility is specifically designed for solicitors acting in relation to a deceased estate, or LPA receivers and insolvency practitioners who require insurance cover for residential properties (including domestic houses and individual residential flats/apartments) that are in a good state of repair, whether occupied or unoccupied.

Contact

To learn more about the Agile residential property insurance scheme and how it can benefit your insolvency practice, please get in touch with us today:

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