

Agile residential property insurance scheme

Protection for you and your clients



Whether you are an estate manager, solicitor, LPA Receiver, or insolvency practitioner, if you 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

Our coverage automatically includes household contents for both occupied and unoccupied properties. Cover for valuables such as jewellery, watches, antiques, and electronic equipment (for example TVs, computers) is also included, subject to additional terms/limits - see policy for further details (full policy wording available upon request).



AGILE ACCEPTANCE CRITERIA

This facility is specifically designed for estate managers, solicitors, 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.

“Did you know this facility is available both to estate managers/solicitors acting in relation to deceased estates, as well as being available to insolvency practitioners and receivers?”



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 premises condition is important, as it outlines the steps you need to take as the policyholder to mitigate the risk of loss or damage. This includes arranging property inspections within 45 days of cover placement and additional actions for properties remaining unoccupied for 90 days or more.



Instant cover, flexible placement options

We offer two placement options to suit your business needs. Choose between declaration basis or 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 Aviva Insurance Ltd, 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.

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Contact

To learn more about the "Agile" residential property insurance scheme and how it can benefit your insolvency practice, please contact us today:



Adam Humphreys

Head of Strategic Development
Restructuring & Recovery Practice
+44 (0)7392 123 109
adam.humphreys@marsh.com



Alan Stockdale

Client Service Director,
Restructuring & Recovery Practice
+44 (0)7392 122 485
alan.stockdale@marsh.com



Julie Robert

Head of Client Service,
Restructuring & Recovery Practice
+44 (0)7825 228494
julie.robert@marsh.com



Kate Howard

Client Service Director,
Restructuring & Recovery Practice
+44 (0)7385 403 705
kate.howard01@marsh.com

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