

Clear Real Estate

Delivering insurance and
risk management services
to the property sector



Broker at **LLOYD'S**

Clear Real Estate is a trading style of Clear Insurance Management Limited which is authorised and regulated by the Financial Conduct Authority (FCA). You can check these details on the Financial Services Register by visiting the FCA's website (www.fca.org.uk). Our FCA number is 307982. Registered in England and Wales, No. 3712209. Registered office: 1 Great Tower Street, London, EC3R 5AA

clear
real estate

Contents

3	About Clear Real Estate
4	Residential & Commercial Property Cover
5	Services for Managing Agents & Freeholders
6	Appointed Representative Solutions
7	Why Clear Real Estate?
8-9	Our Claims Service
10-12	Risk Management Solutions
13	Understanding the True Cost of Insurance
14	Extended Cover Options
15	Construction & Development Solutions
16	The Clear Confidential Audit
17	Our Journey in Numbers
18-19	Chartered Status & Professional Standards
19	Specialist Products & Services

Clear is one of the leading independent insurance brokers in the UK combining proven experience and knowledge of the property insurance sector, with an efficient and professional service. We specialise in the placement of buildings (property) insurance and associated risks on behalf of clients across the real estate industry.

Executive Summary

Clear Real Estate have in depth knowledge of the property insurance sector and provide tailored insurance and risk management solutions for property owners, managers, investors, and developers.

Our approach combines specialist sector knowledge with a personal service and a passion to deliver high quality service. From residential blocks and commercial estates to major construction projects, we deliver comprehensive cover, efficient claims handling, and practical risk management support.

As an independent broker, we are not tied to any single insurer, allowing us to deliver flexible solutions that help protect our clients' assets and support their long-term success.

We place cover with a wide range of insurers in relation to residential and commercial property for:

- Property owners
- Property managers
- Freeholders
- Residents associations and RTM companies
- Leaseholders of blocks of flats
- Asset managers and investment managers
- Property developers, builders, contractors, service providers
- Professionals such as surveyors, lawyers, architects and estate agents.

Our approach to insurance makes the most of technology, yet our service is unashamedly traditional, personal, and professional, focused on quality and attention to detail.

As an independent broker, we have the flexibility to provide a tailored service to each client. No two property companies are the same, and a one-size-fits-all approach is not to the benefit of our clients. Regardless of premium level, each client is allocated a selected team with a single point of contact.

The world of insurance can be difficult to navigate. Our role is to steer a path through the complexities and jargon and arrange the right insurance cover for our customers.

We pride ourselves on our unique approach, providing dedicated guidance in a straightforward and easy-to-understand manner. We will provide you with the peace of mind that your business, assets and possessions, together with any other interested parties, are comprehensively protected.

Blocks of flats

Being a director of a freehold or resident management company or RTM company can be an onerous responsibility. For your own peace of mind, you want to know that your estate is properly insured at all times by a team of dedicated professionals.

Our understanding of your priorities has assisted our dedicated property team in arranging cover for a growing portfolio of blocks of flats and estates, ranging from a simple house conversion to high profile multi-million-pound developments.

Our broad range of experience in the property sector has allowed us to acquire a sound understanding of your requirements. This includes the provision of a dedicated account manager and claims management contacts, who will address your needs and respond to claims efficiently.

Clear will also provide a free Risk Management & Loss Prevention Guide to all lessees within the blocks you manage. This document provides insight into what to do in the event of a claim, major works, vacant premises and holiday planning, common claims and causes, general information on standard covers provided as well as optional covers available.





Managing agents

Our property team have supported managing agents for many years and, therefore, understand that your business is reliant upon quality service and support.

We provide a fast and efficient solution to the claims process that provides clients with as much or as little control as required. Claims can be registered directly onto a login-protected online system, using a regular internet browser, mitigating any time delay reporting claims to insurers.

Various members of our property team have attended various ARMA courses, including the Introduction to Residential Property Management and Right to Manage – The Practicalities. This has given us a better understanding of the residential sector, which in turn improves the service we provide. Clear also provides insurance training sessions to its managing agent partners and their staff, so both parties understand each other better, as well as providing valuable cpd points.

We know from experience that you need access to informed professionals, sound and trustworthy guidance, quality products and markets, accurate paperwork and an efficient and sympathetic claims service.

Freeholders/property investors

When managing or investing in property you want to know that your responsibility or asset is always fully protected. Whether you are an owner, a manager or a developer you want peace of mind to know that your reputation and investment is secure in the event of a claim.

Many years of working within the property sector has taught us the nature of the relationship between landlord and tenant and what you expect from us in terms of protecting your interests and dealing with directors, leaseholders and tenants. Clear are also sensitive to the relationship between landlord and tenant and the implications of a fully insuring and repairing lease. We, therefore, ensure that the robust insurances we arrange protect both you and the tenant.

Tailor-made by insurance specialists

Our range of insurance and risk management solutions can be implemented throughout the entire lifecycle of a property, from drawing board to completion and beyond. This includes initial covers such as Contractors' All Risks, Terrorism and 'Defective Title or Lease' and 'Rights of Light' to 'Latent Defects' and 'Advanced Profit' once contract work has started. We also cover the property itself, including co-insurance for lenders. We don't just sell policies, we solve problems. As well as arranging insurance policies for all forms of residential developments, we place cover for commercial and industrial property, including:

- Office blocks
- Warehousing
- Industrial manufacturing
- Shopping centres
- Retail & leisure operations
- Restaurants, cafes & public houses
- Hotels
- Vacant premises
- Properties for redevelopment
- Student accommodation.

Usually, different types of property can still all be covered under a single portfolio arrangement, and we have negotiated enhanced policy wordings to ensure you don't have to decide what additional extensions you need. Our services also extend to arranging cover for property developers and contingency insurance to enable property transactions to proceed.

Appointed Representative

At Clear, we understand that regulation can be a minefield. Being an appointed representative can offer a solution that enables you to focus on property management and service, whilst we assist you with regulation.

There are several benefits to becoming an Appointed Representative of an insurance broker, including the following:



Enhanced reputation in the industry and with your clients: Being an appointed representative can enhance your reputation within the insurance industry, leading to preferential terms, as it helps demonstrate that you have the skills and experience necessary to manage insurance policies on behalf of clients.



Professional development: The principal insurance broker will help their appointed representative managing agents stay up to date with changes in the insurance industry, assisting with your ongoing professional development and communications with clients.



Regulatory compliance: Working with a principal insurance broker can help ensure that you are operating in compliance with UK insurance regulations and standards.



Access to resources and support: As an AR, we will provide you with access to managing agents who are appointed representatives of a larger insurance broker may have access to resources and support such as marketing materials, training, and technology tools.



Reduced administrative burden: When managing policies on behalf of clients, you may be responsible for tasks such as policy administration, claims management, and billing. By becoming an appointed representative of a principal insurance broker, we will assist you with delivering all of these tasks reducing your admin burden which in turn will allow you to focus more on providing value to clients.



Compliance support: Insurance brokers are responsible for ensuring that their appointed representatives comply with regulatory requirements and industry standards. By working with a principal insurance broker, you will receive support with compliance and risk management, which can help minimise legal and reputational risks.



Claims handling expertise: Property insurance claims can be complex and time-consuming. Becoming an appointed representative and working with the right principal broker can ensure that claims are handled more efficiently and effectively, which can help minimise the impact of losses on your clients.



Why Clear Real Estate?

Premium is only one aspect of any relationship between a broker and a fellow property professional. It is the value-added services that set us apart, such as:

- Transparency of our earnings to assist in client premium sustainability (if required)
- Clear will provide you with dedicated staff, including claims staff and access to our online claims management system
- Wording enhancements
- Advice on lenders insurance requirements
- Directors and Officers Liability cover
- Alternative options available for Terrorism Cover
- Contract vetting in respect of insurance for major works
- Understanding the implications of major works, i.e. advise on Party Wall agreements
- Guidance on other insurance areas such as contract works, JCT contracts, Right of Light, legal indemnities, etc.
- Arranging cost-effective engineering inspections to comply with HSE regulations
- Technical articles in property trade press
- The ability to deliver CPD-accredited courses.

Whether you are acting on behalf of your client(s) or insuring your own property, protecting the investment/asset at risk is paramount. At Clear, we understand the world of commercial property and count some very successful property owners with large portfolios among our clients, as well as single-property investors.

We know that no two properties are identical, and a one-size-fits-all approach can't work for all clients. We pride ourselves on our client-focused approach, sharing our knowledge and experience in a clear and straightforward manner so that our clients and their stakeholders can rest assured that their asset is properly protected.

Many years of working within the property sector have taught us the nature of the relationship between landlord and tenant and the implications of a fully insuring and repairing lease. We understand how to protect the landlord's interests whilst dealing fairly and efficiently with their tenants.

Insurance costs form a large part of service charges, so owners, managers and tenants all need to know that they are buying the right cover for the price.



Our in-house claims team

If you need to make a claim, our friendly in-house claims team is here to guide and support you at every stage. You'll have a dedicated claims handler to manage the process and act as your advocate, handling all communications with your insurer to secure the best possible outcome for you.

The claims principles we live by



- **50 claims** staff based in nine locations
- On average, **18,000+** claims per year
- Experience with **44 lines** of business
- A dedicated technical claims team
- Delegated authority claims handling with some property insurers.

How we help

We work closely with our broking teams to understand your needs before, during and post claim.

- We operate a monthly scorecard for the insurers and their suppliers, enabling the team to advise on any service issues
- Our technical claims team is available to all staff for any claims of a technical or complex nature
- We contribute regularly to blogs covering all aspects of claims
- Best practice allows us to challenge ourselves at an ever-evolving pace
- We offer reassurance to clients that we will act on their behalf and provide advice at all steps of the claim
- We use a skills matrix to support our claims staff's ongoing learning and development



**We have live claims with
63 insurers**

- We have competency in 44 areas of insurance claims
- We sit on insurer claims advisory boards, providing valued input on insurer strategy
- We have assembled a panel of solicitors to assist when required
- We subscribe to Weathernet to provide advance warnings of storms weather events
- Insurers and adjusters select us to run pilot programmes that provide additional services
- We have an out-of-hours claims service in operation.



**We continually assess
tech solutions to improve
client service**





Clear's technical claims team

Our technical claims team comprises senior, qualified claims staff.

These specialists bring extensive expertise across a broad spectrum of complex claims, including directors & officers, business interruption, professional indemnity, cyber, goods in transit, legal expenses, and product liability. They are equally experienced in handling large-scale property losses, associated business interruption claims, catastrophic employers' liability injury cases, and major public liability incidents.

This ongoing investment in our in-house capabilities reflects our unwavering commitment to supporting your insurance needs in today's dynamic risk landscape. Unlike brokers that outsource claims and rely on external providers who may lack in-depth client insight, our claims team benefits from a thorough understanding of the client allowing us to build relationships. This allows for better response times, robust data control, and effective staff mentoring, all of which enhance service quality and foster client confidence.

Risk management

Effective risk management is essential for ensuring business continuity and long-term success. To support this process, we've assembled a multidisciplinary team and partnered with leading industry specialists to deliver integrated solutions that proactively minimise exposure, enhance resilience, and align with your broader strategic objectives.

You benefit from direct access to our in-house risk professionals, who provide personalised support across property-related risks. Our team includes Chartered health & safety, HR, and environmental consultants, bringing over 100 years of combined experience in helping organisations implement practical and effective risk management into their operations.

Risk Management & Loss Prevention Guide

Clear will also provide a free Risk Management & Loss Prevention Guide to ALL lessees within the residential blocks you manage. This document provides insight into what to do in the event of a claim, major works, vacant premises and holiday planning, common claims and causes and general information of cover provided and optional cover.

Our in-house services include:



Fire risk assessments

Our accredited fire risk assessment team delivers evaluations to the PAS79 standard. Certified to BAFE SP205 and affiliated with both the Institution of Fire Engineers and the Institute of Fire Safety Managers, they assess all building types, including residential, commercial, HMOs, and high-risk premises, with precision and professionalism.



Fire door inspections

Clear's internal team of fire door inspectors is accredited by the National Association of Fire Door Inspectors. We conduct regular inspections and provide clear, actionable reports that identify remedial steps to maintain compliance and safety.



Health & safety insight

Our chartered safety and health practitioners offer tailored guidance across your operations. Services include system audits, incident support, and monthly updates on evolving legislation and best practice, ensuring your business stays informed and compliant.



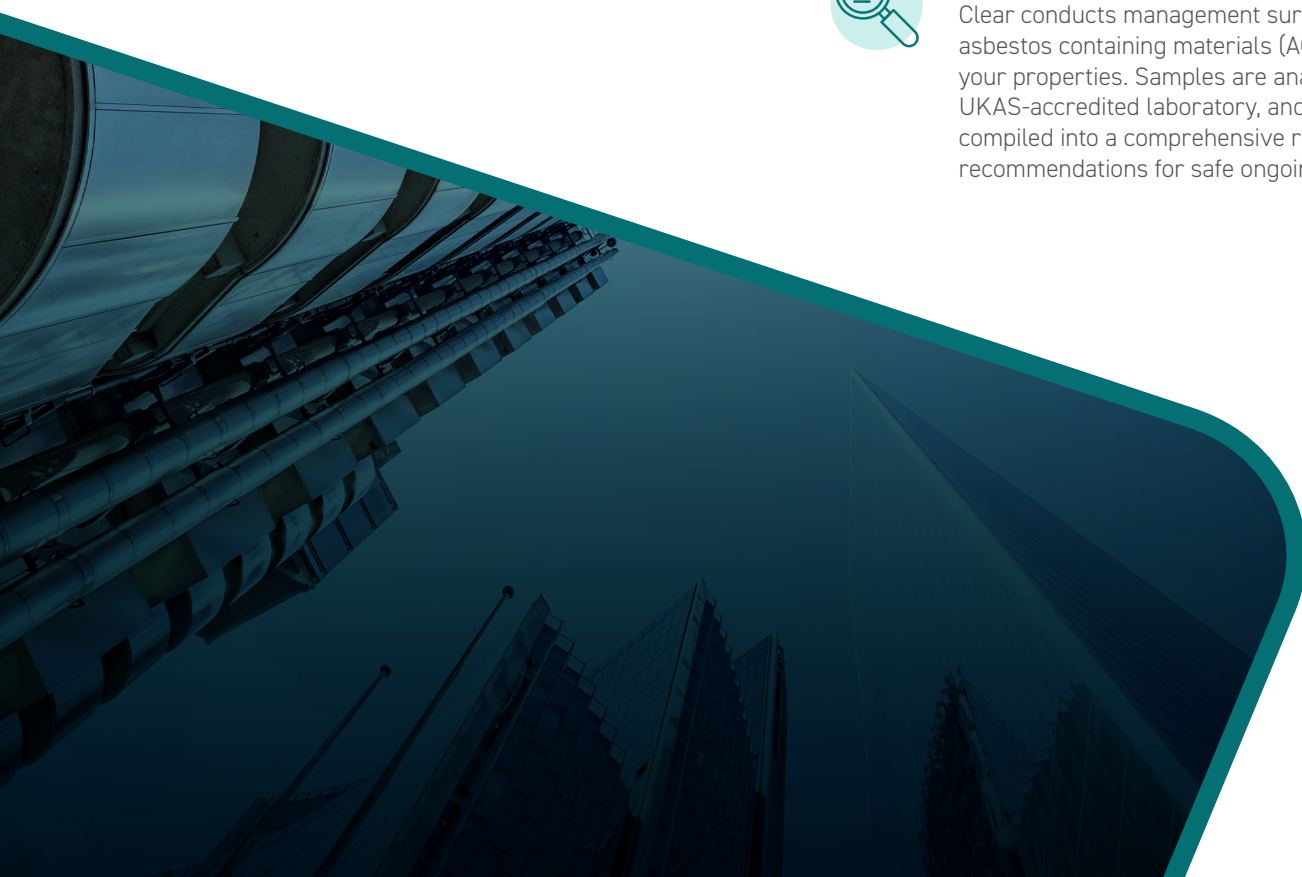
Health & safety planning & training

We support the development of risk assessments, method statements, and employee training programmes. As an IOSH-accredited provider, we deliver their flagship courses (Leading Safely, Managing Safely, and Working Safely), helping embed a culture of safety across your organisation.



Asbestos surveys

Clear conducts management surveys to identify asbestos containing materials (ACMs) within your properties. Samples are analysed by a UKAS-accredited laboratory, and findings are compiled into a comprehensive register with recommendations for safe ongoing management.





Additional services provided by our partners

Alongside our in-house capabilities, we work with trusted partners to extend our risk management offering across specialist areas. These comprise:



Surveying and value engineering services

In collaboration with Gateley Smithers Purslow (GSP), we facilitate access to specialist surveys and value engineering services that help reduce underinsurance risk and support successful claims outcomes. GSP's nationwide team delivers independent, technically rigorous guidance across property acquisition, defect assessment, and structural validation.



Vacant property inspections

As part of our broader risk management offering, our newly acquired partner, Delco, delivers vacant property inspection services designed to protect unoccupied sites. Their team offers regular feedback from the premises, identifying emerging issues that might otherwise go unnoticed until significant damage occurs.



Alternative accommodation solutions

We've partnered with a nationwide provider of accommodation services for customers facing planned or emergency displacement. With a 24/7 operational model and extensive field experience, they ensure every step of the relocation process is streamlined, from initial contact to final placement. By reducing touchpoints and maintaining clear communication, they simplify what can often be a complex and stressful experience.



Tree risk management support

In partnership with Enviro Trees UK, we offer tailored inspection, risk assessment, and management services to meet the specific needs of your property. With nationwide coverage, Enviro Trees UK provides subsidence-related tree works, emergency response, risk mitigation, and routine maintenance, ensuring proactive care and compliance across your estate.



Emergency accommodation support

In the event of fire, flooding, or structural damage, a major incident team is ready to respond immediately at any time, any day of the year, providing safe, appropriate accommodation for those affected.



Flat roof inspection services

Through our partnership with Home Repair Network Ltd (HRNL), we arrange professional roof inspections that support compliance, protect your insurance cover, and offer clarity before issues escalate. HRNL also provides drone surveys, a cost-effective, efficient, and safe method for inspecting hard-to-access roof areas without the need for scaffolding, cranes, suspended cradles, or cherry pickers.

The true cost of insurance

Clear has identified that standard insurance programmes may not always offer the most competitive value. Beyond the headline premium, there are numerous additional insurance-related costs that, if overlooked, can significantly increase your total expenditure over the course of the year.

For example, the true annual cost of a standard property insurance policy is often not fully known until year-end. Variables such as Policy Conditions (E.g. Flat Roof Inspections or Tree Maintenance Requirements), claims and unforeseen charges can cause the final cost to exceed the initial budget.

Moreover, administrative expenses can further add to the overall cost, including the time and resources required to manage the policy, notify brokers of changes, and handle claims.

Vacant property

Vacant property management is a key area where hidden insurance-related costs can arise. For instance, standard insurance terms often require inspections of vacant units every 7 to 10 days – a time-consuming obligation that can strain your resources. These frequent inspections are just one example of the additional costs we aim to help reduce.

Any vacant property within a portfolio may also incur extra management expenses, not only for upkeep but to ensure compliance with policy conditions, which is essential to avoid invalidating your cover. Clear offers more flexible and less onerous terms, with inspection intervals of up to 30 days*, significantly easing the operational load.

Additionally, limited coverage for vacant units under standard policies can leave landlords exposed, with many incidents going uninsured. Clear understands the unique challenges landlords face during vacancy periods and provides flexible solutions to ensure comprehensive protection where possible.

Standard vacant properties inspection example

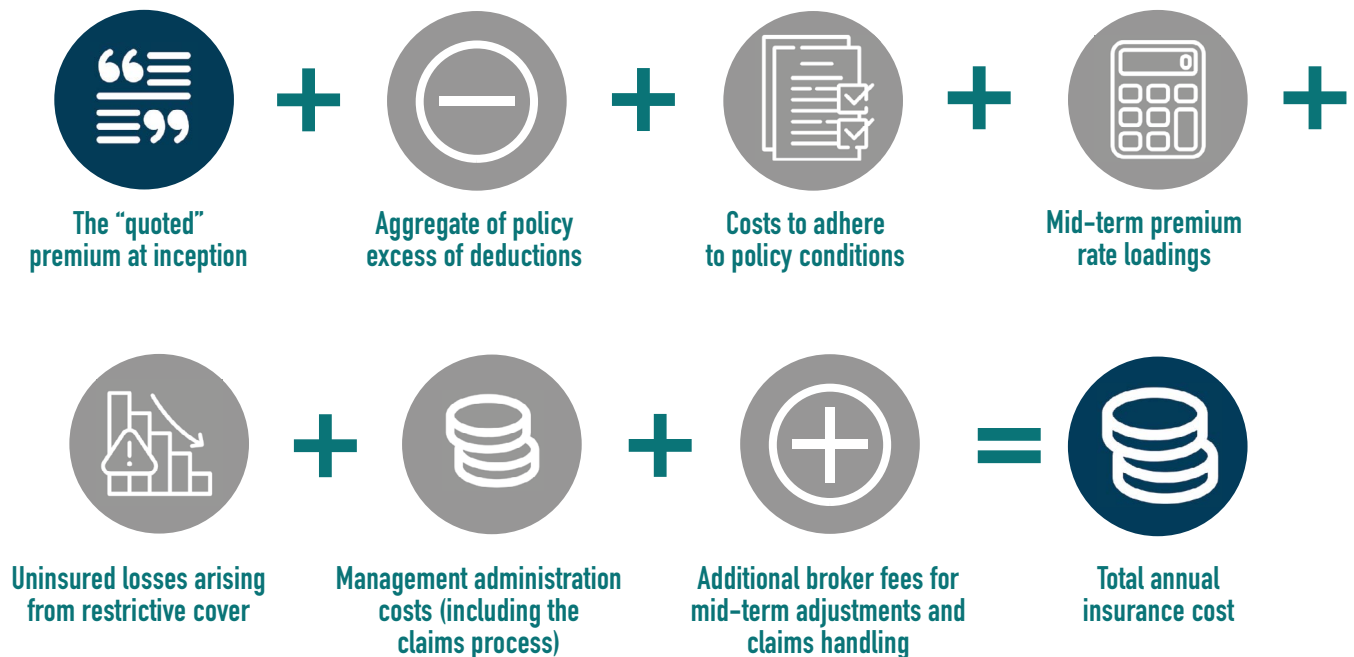
5 vacant properties within a portfolio
Standard 7-day inspections within the Policy
£100 per inspection per property
 $£100 \times 52 \text{ weeks} = £5,200 \times 5 = £26,000$

Clear insurance example saving
30-day inspections within the Policy
 $£100 \times 12.16 \text{ (365/30-day inspections*)} = £1,216 \times 5 = £6,080$

Example saving = £19,920

*Subject to underwriting criteria and Insurers' providing cover.

How to calculate the true annual cost of your property insurance



The unknown costs, which can include:



The deductions of excesses each and every claim:

Clear can potentially offer policy cover with reduced excess deductions (subject to claims history and excluding subsidence and malicious damage by tenants where different excess levels will apply), helping to eliminate the uncertainty associated with aggregate excess costs.



Restrictive cover: The insurance market typically limits the insured perils for vacant units, increasing the risk of uninsured losses. This practice can add to the overall cost, as the financial burden of those losses often falls back on the property owner. In addition, standard property policies rarely offer wordings as comprehensive as Clear’s bespoke solutions.



The inspection frequency of vacant units: Any vacant property within a portfolio can incur additional management costs, not only to maintain the property, but also to ensure compliance with insurance policy terms and conditions, which is essential to avoid invalidating cover. Clear can offer less onerous inspection requirements for vacant properties than many other intermediaries in the market, helping to reduce both operational burden and associated costs.



Managerial administration time and cost (including claims processing): Clear’s delegated authority arrangements allow us to offer tailored service level agreements, while our online portal provides instant access to all your property insurance records. This combination of specialist services and purpose-built systems, designed specifically for property owners, ensures your time and costs associated with insurance management and claims processing are kept to a minimum.



Premium increases on vacant property: Many insurers raise the buildings premium rate when a property becomes vacant during the policy term. Clear, in some circumstances, do not increase the premium rate for properties that become vacant mid-term, providing a valuable benefit to landlords and policyholders at no additional cost.

At Clear we understand price isn't always the deciding factor when purchasing Insurance. The right product with the right cover and Policy Conditions is just as important.



The 'under or uninsured' element — what clients experience

Costs can be incurred for many other reasons for owners and managers of property that may not be covered under the terms of standard property policies or may be at limits that won't cover your overheads to rectify.

Clear Real Estate can include many covers that aren't typically covered in an off-the-shelf policy. Where they are included, Clear Real Estate can offer higher limits than standard property policy terms.

Fly-tipping

Protect yourself against the cost of clearing rubbish dumped on your property by fly-tippers.

Illegal cultivation of drugs

Protect yourself against the cost of repairing damage caused by the illegal cultivation of drugs such as cannabis, which can run into thousands of pounds.

Removal of vermin

Protect yourself against the cost of dealing with a pest infestation on your property.

Dilapidations

Protect yourself against the costs incurred in removing tenants' contents, stock, and waste where they have unexpectedly abandoned the insured premises and are insolvent/liquidated.

Clear Turnkey Real Estate Insurance Solutions

Clear Turnkey Real Estate Insurance Solutions is a service designed to arrange end-to-end insurance for major construction projects. Our specialist team will advise you on all aspects of the build process and work with the parties involved to manage the entire insurance process more efficiently and cost-effectively.

Typically, a major construction project can be divided into three distinct phases:



PHASE ONE – Pre-construction

- Legal Indemnity Insurance
- Environmental Liability Insurance
- Latent Defects Insurance
- Professional Indemnity Insurance
- Performance Payment Bonds



PHASE TWO – Construction

- Contract Works (Contractors All Risk /Erection All Risks) Insurance
- Employers' Liability Insurance
- Non-Negligent Liability Insurance (JCT 21.2.1/6.5.1 or similar)
- Engineering Inspection and Insurance
- Public Liability
- Advanced Profits



PHASE THREE – Post-construction

- After completion, we can advise on, or place covers such as Building Guarantee and cover the property itself, including co-insurance for lenders if required, large phased handovers and any complex risk requirements.
- The Property Team within Clear Insurance Management are specialists in their field and provide a tailored insurance service to meet your specific needs.

The first phase includes insurance requirements such as legal indemnities covering defective title, restrictive covenants, and rights of light. The next phase may require bonds and specialist construction insurance requirements, such as works, advanced profits, or engineering. The final phase involves the post-construction 'maintenance' risks, including property (asset protection), latent defects/building guarantees and engineering inspections.

Insurance is a crucial component of a project when, in fact, it should be an essential part of the process and included as early as possible to influence the drafting of the JCT contract. Our team of insurance specialists is highly skilled at managing the construction insurance process from the project's inception to completion and beyond. Based on our experience, engaging our team as early as possible is the most effective approach to creating an overall solution.



Get a confidential audit of your property insurance

For many property professionals, the best way to secure good value is to approach a wide range of potential suppliers. However, this strategy may not be effective with your current insurance programme. Why? For many landlords, property owners, developers, block managers, and residents, there are only a few insurers that can provide the required level of coverage and security you and your clients need. If these insurers see your portfolio too often, they may lose interest. The Clear confidential audit offers a different approach. We review your insurance programme on a no-obligation basis, minimising the risk of damaging relationships with your current broker and insurer.

Strengthen and streamline your insurance programme

The first step is to meet with you to understand your business, objectives, and risk profile. We will then conduct a thorough review of your existing insurance arrangements and provide you with a report detailing any suggested improvements. Additionally, we will discreetly approach some key insurers suited to your needs to establish the protection you require.

The Clear confidential audit is a strategic process that has created savings for many clients. In addition, we have on occasion, arranged a more robust insurance programme, removing onerous conditions and providing high-level technical guidance across the property insurance spectrum. We problem-solve for our clients so they can focus on the day-to-day issues of running a business and be confident that an adequate insurance programme is in place.

Contact us

If you'd like to request a no-obligation confidential audit or learn more about our property insurance solutions, visit our property page or email:

clearproperty@thecleargroup.com

www.clearinsurancemanagement.com



About us

Clear exists to protect, excel, and succeed together, which is established in everything we do.

"At the heart of our culture lies a commitment to protect, excel, and succeed together. By fostering an environment of professionalism, resilience, respect and continuous growth; we embody our purpose."

Victoria Gallimore

Group Chief of Staff & Chief People Officer



For you, that means we:

Protect

We protect our clients by ensuring they receive an excellent product and service offering, and the right protection for their risks.

Excel

In providing a first-class, client-centric approach.

Succeed together

In developing long-lasting client relationships based on trust.

For our employees, it means we:

Protect

We protect our employees by ensuring that everyone has the opportunity to maintain a healthy work-life balance and a safe place to work, where individuals are valued.

Excel

In our roles, always striving to do our best.

Succeed together

In supporting employees' individual development needs and career aspirations in an inclusive workplace.

Our journey in numbers



1000+
Employees



35+
Locations



£50k+
Raised for charities
in 2024



£1bn+
Gross Written
Premium

Our Chartered status

We're proud to have been awarded the prestigious title 'Chartered Insurance Brokers' by the Chartered Insurance Institute (CII).

This title is only awarded to firms committed to developing and maintaining the knowledge and capability of their people so they can deliver the highest quality advice.

Chartered firms must also follow a demanding code of ethical practice. This means they must work in an ethical manner that places clients' interests at the heart of the advice they give.

Chartered status – granted by the Privy Council – is the industry's gold standard for insurance brokers and is currently met by fewer than 100 firms across the country.

Why you should use a firm of Chartered Insurance Brokers

Chartered status brings with it serious obligations. We are required to ensure the advice, service and ongoing support we provide to you is:

- of the highest quality
- based solely on your researched needs
- provided by someone operating within their level of competency.

We meet our obligations in a number of ways...

- a commitment to the technical and professional development of staff, such as through professional qualifications
- all staff members who deal with customers belong to the industry's professional body, the CII, and adhere to its Code of Ethics, which is enforced through disciplinary sanctions
- we adhere to the CII's continuing professional development requirements, ensuring our staff keep their knowledge and skill-set up-to-date.



Chartered

A Chartered title is
a commitment to an
overall standard of
customer excellence
and professionalism.



Clear can do more...

As a business, we continually ask what more can we do for our clients?

It's a question that motivates us to seek out and acquire specialist capabilities and innovate products and services to meet our clients' multiple insurance needs. Moreover, by cultivating this diverse insurance ecosystem, we can manage and deliver solutions in a strategic, interconnected and cohesive way.

Our specialist products and services comprise:

- Building Warranty Insurance
- Crime Insurance
- Cyber Liability Insurance
- Engineering Insurance
- Environmental
- Intellectual Property
- Legal Indemnity Insurance
- Management Liability Insurance
- Motor Fleet Insurance
- Office Insurance
- Professional Indemnity Insurance
- Property Insurance
- Rights of Light Insurance
- Single Project Insurance
- Terrorism Insurance
- Warranty and Indemnity Insurance

Contact us

If you'd like to request a no-obligation confidential audit or learn more about our property insurance solutions, visit our website or email:

realestate@thecleargroup.com
clearinsurancemanagement.com/real-estate/

Find out
more here:



Clear Real Estate is a trading style of Clear Insurance Management Limited which is authorised and regulated by the Financial Conduct Authority (FCA). You can check these details on the Financial Services Register by visiting the FCA's website (www.fca.org.uk). Our FCA number is 307982. Registered in England and Wales, No. 3712209. Registered office: 1 Great Tower Street, London, EC3R 5AA

clear
real estate