



Insurance for residential property owners

At Clear, we specialise in arranging buildings (property) insurance for clients across the real estate sector. Our insurance approach combines the convenience of technology with the personal touch of a client-focused service.

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Our main priority is to provide tailored guidance for your property's specific insurance needs. That's why we'll assign a dedicated team with a single point of contact, irrespective of your premium level. We'll also demystify the complicated jargon and processes of property insurance and provide clear, straightforward explanations, helping you feel confident and informed every step of the way.

About Clear

We are an independent Chartered Insurance Broker and Lloyd's broker. We provide specialist insurance solutions while maintaining the highest professional and ethical standards. We can access all general UK composite insurers and the Lloyd's and London markets and have in-house specialist delegated authorities to assist us in obtaining the right terms for you and your clients. We also have our own very experienced claims team that will support you and your clients through the claims process when the unexpected happens.

We can arrange residential and commercial property insurance 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, and service providers
- Professionals such as surveyors, lawyers, architects, and estate agents.

Block of flats

We arrange cover for a diverse portfolio of buildings and estates ranging from single private dwelling houses to high-profile billion-pound developments, whether they are single one-off policies or annual portfolios. Our extensive experience in the property sector ensures that we already have a good understanding of your requirements as a freehold, resident management company, or RTM company director.

We'll provide you with a dedicated account manager and access to our in-house claims team. We'll also arrange comprehensive **Property Insurance** and **Engineering & Inspection Insurance** to meet your statutory requirements. We can also arrange **Terrorism Insurance** to cover you against the financial impact of terror acts and **Directors & Officers (D&O) Insurance** to protect you from personal financial liability should someone bring a claim against you as a director or officer of your company.

Managing agents

As a managing agent, you need access to a range of informed professionals who can provide you with authoritative guidance, access to quality products and markets, accurate paperwork, and an efficient and empathetic claims service. At Clear, we provide all of these essential services and more.



Clear claims app

In the event of an accident, you can use our claims app to collect essential information, including GPS location data and photos from the scene. This information will be sent directly to us to help with your claim.

Professional credentials

As specialists in property insurance, we've completed extensive training, including courses by The Property Institute (TPI), such as Introduction to Residential Property Management and Right to Manage—The Practicalities. This training gives us a thorough understanding of the residential sector's current trends and ensures we have the latest knowledge and insights to meet your specific insurance needs.

Contact us

To learn more about our residential property insurance solutions, visit our [webpage](#) or call **020 7280 3450**.

www.clearinsurancemanagement.com

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Supplementary services

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

- Transparency of our earnings to assist in client premium sustainability
- Allocation of dedicated staff, including claims staff, and access to our online claims management system
- Policy wording enhancements
- Directors & Officers (D&O) Liability Cover
- Alternative options available for Terrorism Cover
- Contract vetting in respect of insurance for major works, such as JCT contracts, Right of Light, and legal indemnities
- Understanding the implications of major works, for example, party wall agreements
- Guidance on VAT
- Arranging cost-effective engineering inspections to comply with HSE regulations
- Technical articles in the property trade press.

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