

Insurance for commercial property owners

Your property/our expertise

Clear is an advice led, leading independent insurance broker, combining proven specialist knowledge of the property insurance sector, with an efficient and professional service. We specialise in the placement of buildings (property) insurance on behalf of clients across the real estate industry.

We place cover with specialist insurers on behalf of residential and commercial property, for:

- Property Owners
- Property Managers
- Freeholders
- 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, including a claims system that allows online reporting and review, 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 advice and guidance in a straightforward and easy-to-understand manner. Offering bespoke solutions, we will provide you with the peace of mind that your business, assets and possessions together with any other interested parties are comprehensively protected.

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 your tenants. Clear are also sensitive to the relationship between landlord and tenant and the implications of a fully insuring and repairing lease and ensure the robust insurances we arrange protect both you and the tenant.

Tailor-made by insurance experts

Our range of insurance and risk management solutions can be implemented throughout the entire lifecycle of a property, from drawing board to completion. This includes initial concerns such as '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.

We handle 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 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 insurances to enable property transactions to proceed.



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Contact us

For further property insurance advice and guidance please contact:

www.clearinsurancemanagement.com

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: 24 Monument Street, London EC3R 8AJ.

Why Clear Insurance Management Ltd?

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
- Directors and Officers Liability cover
- Alternative options available for Terrorism Cover
- Contract Vetting in respect of insurances for major works
- Understanding the implications of major works i.e. advise on Party wall agreements
- Advice on VAT
- Advice on other insurance areas such as contract works, J.C.T. Contracts, Right of Light, legal indemnities etc.
- Arranging engineering inspection to comply with HSE regulations
- Technical Articles in property trade press
- The ability to deliver CPD accredited courses

About Clear

Clear is a Chartered Broker and proud to be a Top 30 Independent Insurance Broker in the UK.

Our considerable experience in the property sector gives us the capacity to design bespoke and exclusive insurance solutions for the whole property market.

clear
real estate