

Insurance for residential property owners

Your property/our expertise

Clear is one of the leading independent insurance brokers in the UK, 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
- 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, 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..

Block 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 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 professional service and in-depth knowledge is supported by a 'comprehensive' Property policy, Engineering and Inspection insurances to cover your statutory requirements and Directors & Officers Insurance for Freehold, Resident Management Companies and RTM Companies.

Our broad range of experience relating to 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 claims quickly and efficiently.

Managing agents

The 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, this mitigates any time delay reporting claims to insurers.

Members of the 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 have also given insurance training sessions to managing agents and their staff so both parties understand each other better and it does provide valuable CPD points.

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



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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: 1 Great Tower Street, London, EC3R 5AA

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
- Clear will provide you with dedicated staff including claims staff and access to our online Claims Management System
- Policy 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

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.

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real estate