

Real Estate

Delivering shared success

As a mutual insurance company, we focus not on shareholders and stock markets, but on our policyholders and partners. We take time to get to know your business and what you need from your insurance solution. Our underwriting involves a thorough analysis of your risks, backed by a deep understanding of your industry, while our integrated underwriting, claims and risk management offers you a creative risk-transfer solution.

Solutions for your Real Estate risks

In today's uncertain world, we help our clients to manage the risks to their property investment portfolio, allowing their investments to grow.

We provide Real Estate insurance for Commercial Properties predominantly across the UK and offer solutions for Property Investors, Asset Managers, Managing Agents and Pension Funds. We tailor our wordings to the needs of our clients and provide cover for damage to buildings, loss of rent, Terrorism and Property Owners Liability.

Our experienced London-based team combines technical experience with service excellence and are empowered to make decisions quickly. We also look to build long-term partnerships. The team sits within the wider Liberty Specialty Markets (Liberty) Property team and works closely with Risk Management to provide clients with services that assess the potential risks to their properties.

If you need a more joined-up solution to fit your insurance requirements, we can structure a programme on a lead, follow, primary or excess basis to create the right cover for your business.

Line Size: GBP 150m

Target Markets:

Offices, Retail, Shopping Centres, Leisure, Hospitality, Student Accommodation and Warehouses.



With you for the long term

Being a mutual insurance company means we're consistent and here for the long term. Our experienced teams are resourceful, responsive, and empowered to make decisions quickly. You'll benefit from our technical underwriting capabilities, the strength of our relationships with our broker partners, and our unique approach to claims service. Because what's good for you, is good for us.

Continuity in a changing world

Some clients have been with us for over 20 years. Why do they stay so long? Because we have a culture of flexibility and transparency. Quite simply: we do the right thing. Your business doesn't stand still and neither do we. We are constantly evolving our products and services, investing in people and resources, and building our global distribution network – bringing you continuity and reassurance in a changing world.

Claims Confidence

Our integrated service is built on a simple principle: we aim to deliver superior value by supporting clients throughout our relationship. As a result, our clients know that we are their partners, providing continuity and assurance which helps reduce risk.

Real Estate claims are handled by our UK Property claims team, who understand the importance of resolving matters proactively and settling your claim as quickly as possible. We use the right resource, for the right reasons, for your claim, which sometimes means using specialist firms when we believe it can make a positive impact to the client experience. For UK claims we can also offer you a range of additional services, including real-time claims intelligence, tailored management information, and secure 24/7 self-service access to your data.

Claims+

In addition to our claims charter and promise, where appropriate, we offer extra value-add services at pre-placement, post-placement, and post-loss stages. Designed to ensure your claims experience – even without a claim – is as good as we can make it.

Unlocking opportunities

With over a century of insurance experience, we've learned a thing or two about risk. We're dedicated to developing products and solutions for our clients, whether it's a variety of specialist coverages, a customised wording, or guidance on emerging exposures. Talk to us about the trends we're seeing in your industry and the products we offer to protect your business:

- Environmental Impairment Liability
- Construction
- Terrorism
- Cyber

Contact Us

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Liberty
Specialty Markets

For Mutual Advantage