

Property

Delivering shared success

As a mutual 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 most complex risks

We provide property protection across a broad range of territories and business occupations from our office in London, and through our offices in Bermuda, Continental Europe, Latin America, and the Middle East.

We are happy to consider bespoke insurance programmes and wordings – working with other lines of business to deliver the most effective solution to meet your requirements.

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

Property	Line size
Can be deployed on a Probable Maximum Loss Basis (PML)	GBP 150m

Target markets

Manufacturing, Leisure & Hospitality, Healthcare & Charities, Education, Transportation, Food & Drink, PFI/PPP, Public Sector & Infrastructure, Retail.



With you for the long term

Being a mutual 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

Aligned with the Liberty Claims Charter, our UK Property claims team understands the importance of resolving matters proactively and handling your claim as quickly as possible. That's why we offer bespoke services to our client, and always use the right resource, for the right reasons, for your claim. Sometimes this means using specialist firms when we believe it can make a positive impact to the client experience.

For UK claims this means we can offer you real-time claims intelligence, tailored management information, and accessibility 24/7. You'll have secure online access to our Cq technology platform alongside data and analytics to deliver operational efficiency. This ensures transparency and provision of the most up-to-date information and progress on any claim at all times.

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:

- Casualty
- Construction
- Cyber
- Safeguarding.

Contact Us

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For Mutual Advantage