

EiG

Estate
Insurance
Group

 EIG.biz

Insurance Solutions for

Real Estate



Our Approach

At EIG we support our clients across the entire lifecycle of their Real Estate risks.

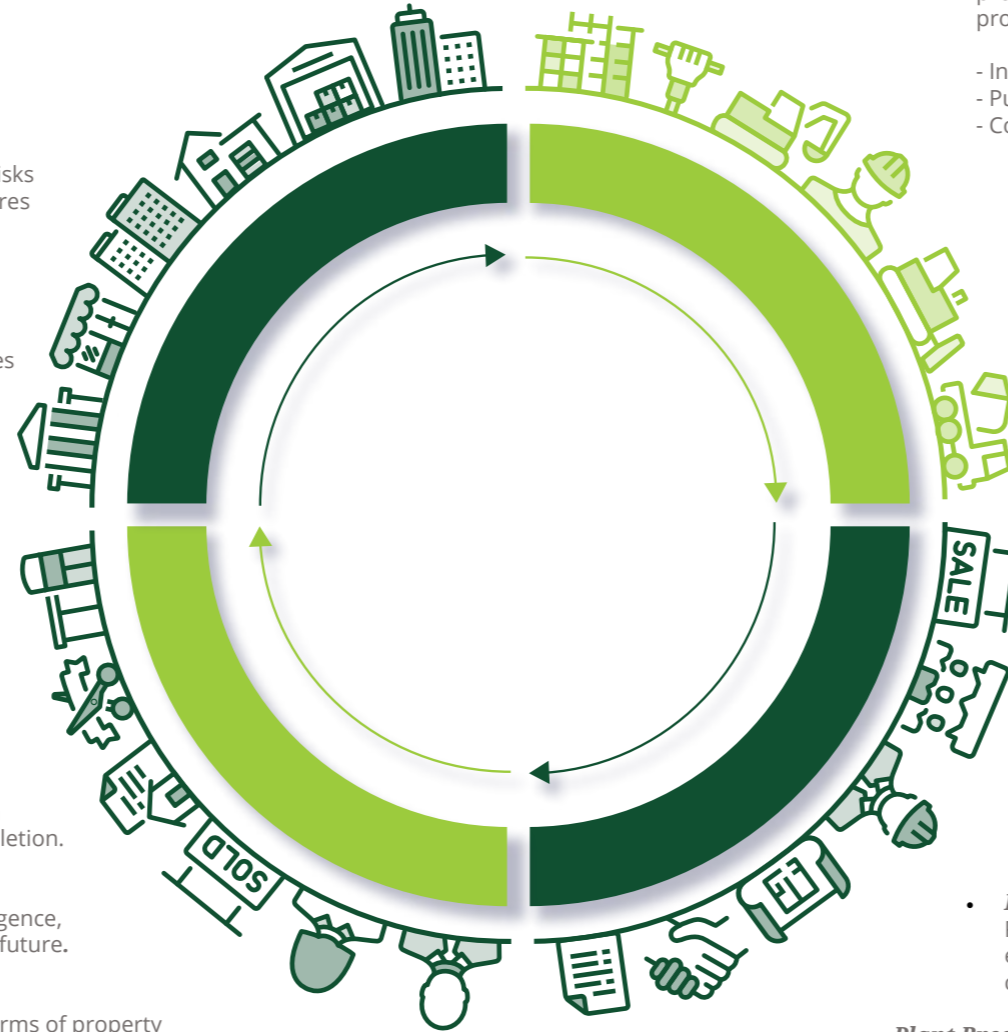
Whether you are looking to develop a site, manage an existing portfolio, or looking for assistance on a single transaction, our experienced team are here to help.

PROPERTY MANAGEMENT

- **Asset Protection**
Comprehensive tailor-made property owners' all risks insurance, providing protection for buildings, fixtures and fittings and all forms of material property, including cover against Terrorism risks.
- **Revenue Protection**
Complementing Asset Protection is the insurance of rental and all other property generated revenues e.g. management charges, service charges and ground rents following damage to the property.
- **Liability Insurance**
Essential insurance for property owners and investors covering liability risks to occupants, visitors, and the general public.

ACQUISITIONS

- **Warranty & Indemnity**
Covers a breach of warranties made by sellers in a purchase agreement, which are unknown at completion.
- **Tax Indemnity**
Covers specific tax exposures identified in due diligence, which may be challenged by a tax authority in the future.
- **Legal Contingencies**
Legal contingency insurance solutions for many forms of property acquisition, planning and development problems, such as defective title, restrictive covenants, lost deeds, and judicial review issues.



DEVELOPMENT

- **Construction**
Owner-controlled project insurances for new builds and major refurbishment works provide considerable advantages over the traditional contractor route to insurance procurement. A single policy in the principal's name covers:
 - Insurance of the works
 - Public Liability
 - Consequential loss risks (e.g. advance rent, increased finance costs)
 - Bond Protection (Surety)
 - Hired in Plant

- **Latent Defects Insurance**
The traditional route of new build post completion protection is Collateral Warranties, backed up by Professional Indemnity Insurance from the building team over a 10-12-year period.

Experience has shown the limitations of this traditional method, including legal uncertainty, delay, and expense. Moreover, the method is rendered useless if the negligent professional goes out of business.

Latent Defects Insurance gives a first-party-owned insurance, with immediate indemnity for latent defects manifesting within 12 years following completion.

DISPOSAL & SERVICES

- **Environmental Liability**
A primary concern for investors and funders. Insurance is available for contaminated land risks, including:
 - Statutory environmental liability
 - Mandatory clean-up costs
 - Liability for gradual pollution
 - Liability for sudden and accidental pollution risks
- **Engineering Inspection Services**
Periodic inspections and 'certification for use' can be provided by engineering insurers and are a legal requirement for lifts, escalators, chair lifts, and some pressure plant equipment.
- **Plant Breakdown & Damage**
Inspection and approval by specialist engineering insurers provides confidence in maintenance procedures, backed up by financial protection against breakdown costs. Insurance cover for boiler equipment, air conditioning, lifts, and other building services.

Complimentary Solutions

Directors & Officers
Professional Indemnity
Commercial Combined
Private Household
Personal Insurances



About *EIG*

We have been at the heart of the real estate insurance sector for 25 years, managing the insurance portfolios for businesses large and small.

One of the key components of our company is its service culture. Whilst we understand the importance of cost management, we need to be close to our clients' business in order to provide the best insurance advice.

The market place is dominated with brokers focused on transactional premium, exacerbated by the growth in consolidation in recent years. It is our service approach that differentiates us and delights our clients.

Our principle objective is to provide our clients with the right risk advice and insurance solutions, supported by a knowledgeable and highly capable service team. We are focused on providing risk solutions to meet the diverse needs of the sector.

Our skilled specialists draw on expert real estate experience to deliver bespoke and highly competitive insurance and risk management solutions that meet the unique demands of property investors.

Our capabilities and commitment give us the insight to help our clients enhance their insurance program, cost effectively, reliably, and sustainably.

Qualities that define us



Service Excellence



Industry Knowledge



Strong Client Relationships



Long-standing Insurer Relationships



Independence



Transparency



Service Excellence

Our experienced team are dedicated to service, delivering exceptional results on behalf of our clients.



All claims are handled in-house, providing ready access to insurers and in partnership with the original placement of your insurances. Our teams have extensive understanding of the clients they serve, utilising this valuable knowledge enables the team to resolve issues swiftly and work on future risk mitigation to limit future incidents.



We maintain excellent insurer relationships across the specialist property and constructions sector, ensuring full access to a wide range of solutions to satisfy our clients' needs. Being at the heart of the sector, we are able to take advantage of new products or markets quickly, offering proactive advice.



A positive experience is of paramount importance to us. Our senior executives have continuous involvement with our clients and the service teams, accessible day or night they remain available to act on our clients' needs and concerns.



We take great pride in our speed of response, whether this is in relation to a loss notification, property changes or a new acquisition. Our team will work promptly, fairly, and without fuss.



What makes us different?

We have long-established specialist expertise focusing solely in the property and construction sector, serving clients from both public and private sectors for over 25 years.



Throughout our history we have remained fiercely independent and privately owned, free from external influences. The rise in broker and insurer consolidation in the past decade has significantly reduced client choice. Furthermore, the prevalence of Insurer and Private Equity ownership has led to a rise in preferred partner arrangements, further limiting the true scope of alternatives and innovation for insurance buyers.



Our relationships with insurers are unbiased. We source the best solution tailored for each of our clients. We provide our clients with a clear and simple remuneration model and are not influenced by any external factors – taking no more or less from any insurer relationship providing an impartial comparison of insurer options.



We focus on long-term relationships with our clients, our insurers, and our service partners, many of whom we have worked with for over two decades. Working in this way offers us valuable insight, enabling us to provide the best insurance advice.

If you are simply looking for advice, would like a quote on your current insurances, or have something new you need insuring, we look forward to talking to you.



“The service that Estate Insurance Group provides is second to none.

They have always proven to be extremely conscientious and meticulous while at the same time being delightful to deal with. We are very appreciative for their invaluable knowledge and advice on commercial property insurance and look forward to continuing our relations with them well into the future.”

- Founder & CEO, Property Company

Contact Us

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