

# Niche Property Owners

## Features

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- ✓ Property Damage – Buildings and Contents
- ✓ Property Owners Liability

## Benefits

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- ✓ Ability to write up to £75.5m MD/BI per UK location
- ✓ Property owners liability £2m, £5m or £10m (higher limits available)
- ✓ Wider perils and FLEA options

## Additional covers

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- + Employers Liability
- + Legal Expenses
- + Terrorism

## Flexible coverage options

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- + First Loss
- + Full Value
- + Excess of Loss
- + Follow Line
- + Lead Co-Insurance

## Ways to trade

Online via our Broker Portal  
[t-u-l.co.uk/broker-portal](http://t-u-l.co.uk/broker-portal)

Direct with an Underwriter  
[newbusiness@t-u-l.co.uk](mailto:newbusiness@t-u-l.co.uk) or 03330 490 690

### These are our target trades

Compartmentation  
Cladding issues, including high rise properties  
Food risks with non-approved composite panels, including EPS  
Industrial buildings with non-approved composite panels, including EPS  
Lack of fire breaks  
Listed buildings with specialised requirements  
Multi tenure buildings  
Timber clad and timber balconies  
Timber framed  
Unoccupied properties  
Woodworking exposures

### We decline the following trades

Thatched (Exclusion)  
Waste Sector  
Debris Removal Cover

### Have you considered?

Management Liability	Goods in Transit/ Marine Cargo
Engineering	
Excess of Loss	