

UK COMMERCIAL DIVISION – PROPERTY OWNERS

Our property owners insurance offers peace of mind that your investment property is protected against various risks associated with owning real estate including, property damage, liability claims and business interruption. We offer cover for a variety of portfolios from houses and flats to office and retail premises. Drawing on extensive market knowledge and technical expertise our team underwrite a broad spectrum of risks and tailor the solution to the size and complexity of each exposure.

Our underwriters are committed to delivering the highest level of service, are flexible in their approach and are empowered to make decisions.

CLIENT FOOTPRINT

- UK Domiciled Businesses
- Min. Premium £5,000 plus IPT
- Standard Max TSI £40,000,000 any one location
- PL Limit of Liability £10,000,000
- EL Limit of Liability £10,000,000

APPETITE

- Offices, Professional Services, Retail
- General Commercial, Manufacturing, Warehouse and Distribution
- Hotels, Hospitality & Leisure
- Blocks of flats and Residential Properties
- Unoccupied Properties (non-combustible)
- Mixed Commercial and Residential portfolios

Properties that fall outside our risk appetite include Waste and Recycling, Amusements/Fairgrounds and Nightclubs, Sawmills/Pulping and Paper Mills, Oil/Petrochemical/Pharma/Chemical Risks, Stately Homes, Grade 1 Listed Buildings, Timber floored buildings exceeding £5M sum insured

UNDERWRITING STRATEGY

- Building long-term and reciprocal relationships with our brokers and clients
- Delivering commercial underwriting expertise, excellent service and responsiveness

RISK MANAGEMENT AND LOSS CONTROL

Risk management and loss control is core to Allied World's proactive approach to insurance. It is embedded in our underwriting process and is a key differentiator of our client service offerings.

CLAIMS SUPPORT CLIENTS CAN COUNT ON

Allied World's claims team has significant expertise across numerous product lines and is committed to the highest levels of professionalism, responsiveness and good faith in claims handling.

FINANCIAL STRENGTH

Allied World recognises the importance of having a carrier with the financial strength to be there when your clients need it. We believe that our ratings, conservative balance sheet, expanding scope of operations and solid capital base put us in a superior position to withstand future economic upheavals and provide our insureds the protection they need. Allied World's Lloyd's Syndicate 2232 benefits from the ratings assigned to the Lloyd's market: A+ (Superior) from A.M. Best, AA- (Very Strong) from Standard & Poor's and AA- (Very Strong) Fitch ratings. In addition, we are part of the Lloyd's chain of security and as a result all policies written by Syndicate 2232 are backed by the Lloyd's central fund.

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Coverage is subject to the satisfaction of applicable regulatory licensing requirements and will be provided through appropriately licensed insurance intermediaries. Actual coverage may vary and is subject to policy language as issued. Risk management services are provided by or arranged through AWAC Services Company (Ireland) Limited, a member company of Allied World. **Allied World Europe** coverage will be underwritten by Allied World Assurance Company (Europe) dac, which is (i) authorized and regulated by the Central Bank of Ireland and authorized by the Prudential Regulation Authority and (ii) subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of regulation by the Prudential Regulation Authority are available upon request. Allied World Europe is rated "A" (Excellent) by A.M. Best, "A2" (Good) by Moody's and "A+" (Strong) by Standard & Poor's. Coverage underwritten within Switzerland is by Allied World Assurance Company, AG, which is regulated by the Swiss Financial Market Supervisory Authority and is rated "A+" (Strong) by Standard & Poor's. **Allied World Syndicate 2232** coverage will be underwritten by Allied World Syndicate 2232, including EU/EEA business that will be underwritten by Lloyd's Insurance Company S.A. (Belgium) and fully ceded to and reinsured by Allied World Syndicate 2232. Syndicate 2232 is managed by Allied World Managing Agency Limited, which is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Lloyd's market is rated "AA-" (Very Strong) by Standard & Poor's and "AA-" (Very Strong) by Fitch Ratings. © 2024 Allied World Assurance Company Holdings, Ltd. All rights reserved.

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