

# SMALL ENTERPRISES - PROPERTY OWNERS

PLACE BUSINESS ONLINE - [www.rsasme.ie](http://www.rsasme.ie)



This product is designed for landlords of retail, office, warehouse, manufacturing and entertainment/leisure premises. Managing a commercial property presents its own unique set of challenges and our Property Owners product is designed to reflect that.

As a commercial landlord, your client will want to be sure they are getting the right cover for their various properties. Our policy has been specially devised for owners of commercial property, or those with a mixture of commercial and retail properties and provides cover in the event of damage to their property which could prevent their tenants from running their business and your client from earning rent (for example storm, flood or fire).

Our standard Property Owners policy includes the essentials (buildings and property owners liability insurance), with the option to increase cover limits or add on cover to suit your client's individual needs. Our product is flexible enough to cover portfolios of up to 5 premises with a maximum Sum Insured of €4m per premises.

## DID YOU KNOW....

Our fully online facility allows you to process New Business, Renewals, Mid-Term Alterations and to refer risks to our Small Enterprise Team online through [www.rsasme.ie](http://www.rsasme.ie). You can also print documentation, access the full policy history and settle accounts at the click of a mouse, print documentation, access the full policy history and settle accounts at the click of a mouse.

[www.rsasme.ie](http://www.rsasme.ie)



## OUR KEY SELLING POINTS...

### Tailored Cover to suit your Property Owner...

In addition to the standard cover for Buildings, and Property Owners' Liability your customers will automatically receive:-

- Full All Risks Cover
- €20,000 Fire Brigade Charges **(NEW)**
- Rent of €250,000 as standard
- Trace and Access cover (oil and water)
- Loss or duplication of keys
- Underground cables pipes and tanks

We know that all your customers are different, so we provide a range of optional covers, including:

- Multiple properties on a single policy
- Landlord's Fixtures and Fittings
- Option to increase the Rent Sum Insured
- Option to include Employers Liability
- Increased PL limit of indemnity (standard €3,000,000)
- Legal Expenses Cover **(NEW)**

### A wide Risk Appetite across premises.

See Risk Appetite Guide on [www.rsasme.ie](http://www.rsasme.ie)

### Market Leading Brand.

Your SME clients want to know they are insured with an insurer that is stable and if the worst does happen, we are there to help out. Not only do we have the strength of our business, brand and balance sheet, you can also be sure that after 300 years in the business we've built up quite a bit of knowledge and experience along the way.

### Ease of transacting business online 24 hours a day.

The award winning RSA Benchmark online system is supported by a fast and efficient referral response from our experienced dedicated Small Enterprise underwriting team.

### MAKE THE RIGHT CHOICE FOR PROPERTY CLIENTS.

RSA is committed to being a key player in the Property Owners market. We are constantly refreshing our delivery and products to make it easy for you to do business with us. With 300 years of heritage, a strong financial position and market leading technical capabilities RSA is the right insurer for you and your customers.