



**optis**  
insurance

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# Property Owners Insurance

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MGA

Our Property Owners Insurance Policy is designed to protect rental property against a number of insured events. It also covers legal liability as a landlord and loss of rent if the property can't be rented following an insured event.

Whether your clients are owners, investors, or developers, Optis's Property team specialises in diverse and difficult-to-place property risks requiring bespoke solutions.

# Property Owners Insurance

Options are available for mixed-use properties including commercial with a residential element, Unoccupied properties, Serviced Offices and Remote working Hubs and Creche, Montessori & Adult education centres, and more.

## COVER INCLUDES

- €6.5m Property Owners Liability
- Damage to the property insured (including buildings, contents of common parts, and contents of residential accommodation) arising from an insured event listed as operative in the schedule such as fire, storm, escape of water, or flood.
- Loss of Rent

## FEATURES AND BENEFITS

- A Rated capacity
- Residential Tenancy Types include Professional, Student, HAP, Council, Short term lets
- Low minimum premiums
- Commercial Tenancy Types inc Manufacturing, Wholesalers, Retail, office risks
- Subrogation Waiver & Non-invalidation clause included
- Multiple properties on one policy
- Excess Varies: €500 – €2,500
- Experienced underwriters available for efficient referral turnaround

## EXTENSIONS OF COVER

- €13m Employers Liability
- Extended Buildings cover to include internal or external protected or listed architectural features
- Loss of Metered Water Charges
- Fire Brigade charges
- Glass Replacement
- Trace and Access

If you require more information or would like to have a chat with us about our Property Owners product our dedicated broker team is on hand to help please contact the office on +353 (0)46 9481667.

