

Why Hiscox for the Property Owners & Management sector?



We love businesses that own, maintain and manage rented properties. We focus on predominantly commercial portfolios, accommodating a broad range of UK based risks, from a single location to thousands of sites.



Broad appetite

We offer cover for property exposures, let to a wide range of commercial tenants. From laboratories to crisp manufacturers, the Hiscox appetite goes further than you might expect.



Scale

We provide cover for over 7,500 properties in the UK.



Hiscox Risk Academy

We offer landlords in this sector tailored support, including bespoke health and safety training courses, fire risk management guidance, and access to a legal advice helpline.



We know our sectors in depth - come and speak to us about what these trends mean for your clients and how Hiscox can help.

01 Legislative changes

Commercial property owners in the UK have faced increasing regulatory pressure in recent years - from the Building Safety Act to tightening Minimum Energy Efficiency Standards (MEES). Looking ahead, the proposed ban on upwards-only rent reviews could introduce further complexity for landlords managing long-term portfolios.

02 Technological advancements

With smart building technology becoming more widespread, integrated and intelligent systems for security, fire detection, HVAC and lighting are increasingly common - reshaping how insurers assess risk and manage occupancy.

03 Sustainability

Rising interest in sustainable properties is driving the need for policies that support green building incentives and energy-efficient upgrades.

04 Climate change

The rising frequency of natural disasters are driving stronger demand for comprehensive property insurance.

We are **there for your clients** when it matters most

When Storm Eowyn hit, it caused major property damage across the country. Our claims team responded quickly, managing complex cases with the urgency and clarity they required — helping our Property Owner clients recover faster when it mattered most. Please speak to your local underwriter for further information.



Property Owners & Management sector appetite overview



We have a wide appetite for property owners with established commercial tenants which link with our other preferred sectors, such as:

- Offices and studios
- Shops and retail units
- Schools and colleges
- Purpose built student accommodation
- Sports and leisure venues
- Culture and events venues
- Clinics, laboratories and care homes
- Purpose built hotels and restaurants
- Warehouses and light industrial units

Because of our experience in the Property Owners & Management sector, we understand the covers your clients are likely to need - and where our risk appetite allows, we can combine the most suitable mix under one policy.

	 Core appetite (Risks we love)	 Broader appetite (Risks we like)	 Edge of appetite (Risks we'll try our best to find a way)
Exclusive products	We have a range of bespoke covers designed for the Property Owners & Management sector which provides extensive cover for their commercial property portfolios, including: <ul style="list-style-type: none"> • Insured property – to cover the buildings, as well as fixtures and fittings of common areas. • Loss of rental income – with the option to add cover for alternative accommodation for ancillary residential accommodation. • Property owners' liability – with limits of up to £10m available. 		
Professional Indemnity	Estate and lettings agents and property managers	Block management and fire safety services	Surveys and valuations for lending
Cyber & Data	We can insure most business types in this sector.		
Management Liability Portfolio	We can insure most business types in this sector and offer the following covers: <ul style="list-style-type: none"> • Directors' and Officers' Liability cover • Corporate Legal Liability cover • Employment Practice Liability cover 		
Property & Casualty	Property owners, Property management, Maintenance and servicing		Property developers
Other covers	<ul style="list-style-type: none"> • Personal accident: if your clients hold casualty cover with us, personal accident cover can extend protection to their employees • Terrorism: available to your clients who buy any property cover • Legal protection: available to your clients who buy any other cover 		



Want to know more?

Whether you've got an individual policy or a scheme opportunity for large groups of customers with shared needs, we'll be able to cater for you - whether that's through our regional offices, e-trade, or bespoke schemes.

Visit our website: hiscox.co.uk/broker/contact/meet-commercial-property-owners-team
 Or contact our team: hiscox.co.uk/broker/contact