BONUS
Part of One Underwriting

FOR BROKERS

Product appetite guide

Every product you can quote and bind on BONUS: who it is for, what we write, the headline limits and what to have ready.

Last reviewed 23/10/2026 · 18 products

Our products at a glance

Each product has its own page below.

Property & package

Buildings, contents, stock, business interruption and liability for premises-based businesses and landlords.

Property Owners
For landlords and owners of residential, commercial and mixed-use property — one property or a whole portfolio on one schedule.

Commercial Combined
A flexible package for manufacturers, wholesalers and mixed commercial trades — every Commercial Combined submission is reviewed and priced by an underwriter.

Retail Package
A complete package for shops and retailers — stock, contents, premises, money and liability on one policy.

Office & Surgery
For offices, surgeries, consultancies and professional premises — the building, contents, income and liability.

Leisure & Hospitality
For pubs, restaurants, takeaways, hotels, guest houses and B&Bs — buildings, stock, income and public-facing liability.

Hair & Beauty
For salons, barbers, nail technicians, tanning salons and tattoo studios — premises, contents, income and the treatment risk.

Liability only

Public, products and employers' liability for trades, retailers, land owners and the self-employed.

Tradesman's Liability
Public and products liability for tradespeople, with employers' liability when it is needed.

Retailers Liability
Standalone liability for retail businesses — public and products liability, with employers' liability when it is needed.

Land Liability
Public liability for owners of land and open sites.

Self-Employed
Right-sized liability cover for sole traders and the self-employed.

Legal & protection

Legal expenses, rent guarantee, home emergency and excess protection.

Legal Expenses

Commercial and landlord legal protection — an optional add-on you can offer right across the book.

Commercial Legal Expenses

Legal expenses cover for businesses — five cover bands by annual turnover, up to £10,000,000.

Commercial Excess Protection

Pays back the policy excess your business client has to pay on a claim.

Commercial Motor Vehicle Excess Protection

Recovers the excess on an existing commercial motor policy after a claim.

Landlord Legal Expenses + Rent Guarantee

Landlord legal expenses with rent guarantee — £50,000 legal costs and the rent paid if the tenant does not pay.

Landlord Legal Expenses Only

Legal expenses for landlords — £50,000 legal costs, without rent guarantee.

Landlord Home Emergency

Emergency call-out cover for a landlord's let property — £500 or £1,000 cover limit.

Landlord Excess Protection

Pays back the excess on a landlord's property insurance claim.

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PROPERTY & PACKAGE

Property Owners

For landlords and owners of residential, commercial and mixed-use property — one property or a whole portfolio on one schedule.

WHO IT IS FOR

Residential Landlords | **Blocks of Flats** | **Houses in Multiple Occupation** | **Student Lets** | **Holiday Lets** | **Offices and Surgeries** | **Shops and Retail Units** | **Warehouses and Storage Units** | **Domestic Garages** | **Mixed-Use Property**

WHAT WE WRITE

- Houses, bungalows, converted and purpose-built flats, and whole blocks of flats
- Student accommodation, houses in multiple occupation and holiday lets
- Offices and surgeries, retail units, warehouses and storage units, and domestic garages
- Mixed-use buildings, such as a shop with flats above — each part is judged on its own answers
- Tenants who are working professionals, retired, students, HMO tenants, holiday guests, or DSS tenants with a direct agreement with the landlord
- Unoccupied residential property
- Flat felt roofs, including where the whole roof is flat felt — flat-roof terms apply

HEADLINE LIMITS

PROPERTIES ON ONE POLICY	ANY ONE PROPERTY
Up to 100	**Up to £3,000,000 — buildings, contents and included loss of rent combined**

WHAT WE CAN'T WRITE

- Risks in Northern Ireland (BT postcodes)
- Buildings built before 1750
- Grade I or Grade II* listed buildings (and the Scottish and Northern Irish equivalents) where buildings are insured
- Grade II listed buildings (or the Scottish and Northern Irish equivalents) with a buildings value over £1,000,000
- Thatched roofs and living (green) roofs
- Property let to Housing Association tenants, to asylum seekers, or to DSS tenants placed by the council with no direct agreement with the landlord
- Commercial units let to tenants such as Aerosol Manufacture, Amusement Arcades, Battery Manufacture, Candle Manufacture, Day Nurseries, Farms and Farm Buildings, Garden Centres, Gun Dealers, Pawnbrokers, Sawmills and Woodworkers, Scout and Guide Premises or Second-Hand Dealers

UNDERWRITER REVIEW

! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The full address and postcode of every property, its property type and the tenant type(s)
- The buildings rebuild value for each property, and any landlord's contents
- Year built, wall and roof construction, and listed status for each property
- For unoccupied property: how long it has been empty, its former use, any planned works and the security in place
- If the landlord employs anyone, say so — employers' liability can be added, which can limit the options available
- Larger portfolios can be loaded from a schedule — up to 100 properties
- Claims for the last 5 years with the date, type and amount of each claim

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PROPERTY & PACKAGE

Commercial Combined

A flexible package for manufacturers, wholesalers and mixed commercial trades — every Commercial Combined submission is reviewed and priced by an underwriter.

WHO IT IS FOR

- Manufacturers
- Wholesalers & Distributors
- Factories and Workshops
- Warehouses
- Mixed Commercial Trades

WHAT WE WRITE

- Factories, warehouses and offices — material damage, business interruption and liability on one policy
- More than one premises — each premises is asked the full set of premises and security questions
- Flat felt roofs, including where the whole roof is flat felt — flat-roof terms apply

HEADLINE LIMITS

ANNUAL TURNOVER	EMPLOYERS' LIABILITY
Up to £100,000,000	**£10,000,000 any one occurrence**

WHAT WE CAN'T WRITE

Nothing is declined automatically on this product — every risk is reviewed by an underwriter.

UNDERWRITER REVIEW

- ! Every Commercial Combined quote — an underwriter reviews the risk and sets the terms

HAVE READY

- A target premium, as accurately as you can — enter £0 if your client will not give one
- A full business description, the risk address and postcode, and the renewal date
- Floor area, year built, construction, roof type and condition, and the distance to any river or canal
- Security and fire protection details for each premises
- Claims for the last 5 years with the date, type and amount of each claim

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PROPERTY & PACKAGE

Retail Package

A complete package for shops and retailers — stock, contents, premises, money and liability on one policy.

WHO IT IS FOR

Convenience Stores | Newsagents | Off Licences | Independent Shops | Specialist Retailers | High-Street Stores

WHAT WE WRITE

- Shops and retailers on the Retail Package trade list, with or without buildings cover
- More than one premises on one policy — each premises is assessed on its own answers
- Flat felt roofs, including where the whole roof is flat felt — flat-roof terms apply

HEADLINE LIMITS

ANNUAL TURNOVER
Up to £5,000,000

ANY ONE PREMISES
Up to £3,000,000 — buildings, contents, stock, glass and business interruption combined

EMPLOYERS' LIABILITY
£10,000,000 any one occurrence

WHAT WE CAN'T WRITE

- Risks in Northern Ireland (BT postcodes)
- Buildings built before 1750
- Grade I or Grade II* listed buildings (and the Scottish and Northern Irish equivalents) where buildings are insured
- Thatched roofs and living (green) roofs
- New business for Antique Dealers, Mobile Phone and Telephone Sales, Mobility and Disability Aids Shops, Money Lending and Cash Converting, Motorcycle Dealers and Repairs, Second-Hand Stores Selling Jewellery, Security Equipment Retailers and Travel Agents

UNDERWRITER REVIEW

! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The trade, annual turnover, and the split of stock — general stock, wines and spirits, tobacco, mobile phones, jewellery
- Buildings rebuild value (if buildings are insured), contents and stock values for each premises
- Wall and roof construction, year built and listed status
- Security: intruder alarm, CCTV, shutters, and whether there is an ATM on site
- Food hygiene score and total deep-fat fryer oil capacity, where the shop sells hot food
- Claims for the last 5 years with the date, type and amount of each claim

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PROPERTY & PACKAGE

Office & Surgery

For offices, surgeries, consultancies and professional premises — the building, contents, income and liability.

WHO IT IS FOR

Accountants · Architects · Estate Agents · Insurance Brokers · Management Consultants · Solicitors · Dentists · Doctors · Physiotherapists · Osteopaths · Veterinary Surgeries

WHAT WE WRITE

- Office-based professional and clerical businesses on the Office & Surgery trade list
- Surgeries and clinics, including dental, medical, therapy and small-animal veterinary practices
- More than one premises on one policy — each premises is assessed on its own answers

HEADLINE LIMITS

ANNUAL TURNOVER
Up to £5,000,000

ANY ONE PREMISES
Up to £3,000,000 — buildings, contents, stock and business interruption combined

EMPLOYERS' LIABILITY
£10,000,000 any one occurrence

WHAT WE CAN'T WRITE

- Risks in Northern Ireland (BT postcodes)
- Buildings built before 1750
- Grade I or Grade II* listed buildings (and the Scottish and Northern Irish equivalents) where buildings are insured
- Thatched roofs and living (green) roofs

UNDERWRITER REVIEW

! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The profession or activity, annual turnover and the number of employees
- Buildings rebuild value (if buildings are insured), contents, computer equipment and business interruption figures
- Wall and roof construction, year built and listed status
- Money, goods in transit and portable equipment limits needed
- Claims for the last 5 years with the date, type and amount of each claim

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PROPERTY & PACKAGE

Leisure & Hospitality

For pubs, restaurants, takeaways, hotels, guest houses and B&Bs — buildings, stock, income and public-facing liability.

WHO IT IS FOR

Pubs | Restaurants | Takeaways | Hotels | Guest Houses | Bed and Breakfasts

WHAT WE WRITE

- Public houses, restaurants and takeaways across a wide range of cuisines
- Hotels, guest houses and bed and breakfasts
- More than one premises on one policy — each premises is assessed on its own answers
- Flat felt roofs, including where the whole roof is flat felt — flat-roof terms apply

HEADLINE LIMITS

ANNUAL TURNOVER
Up to £5,000,000

ANY ONE PREMISES
Up to £3,000,000 — buildings, contents and business interruption combined

EMPLOYERS' LIABILITY
£10,000,000 any one occurrence

WHAT WE CAN'T WRITE

- Risks in Northern Ireland (BT postcodes)
- Food businesses with a food hygiene score below 3
- Pubs with more than 6 guest letting rooms — quote these as a guest house or hotel instead
- Buildings built before 1750
- Grade I or Grade II* listed buildings (and the Scottish and Northern Irish equivalents) where buildings are insured
- Thatched roofs and living (green) roofs
- Night Clubs, Gymnasiums, Swimming Pools and Golf Clubs as the main trade

UNDERWRITER REVIEW

! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The trade, annual turnover, years trading and opening hours
- Food hygiene score and total deep-fat fryer oil capacity
- For accommodation: the number of guest rooms and any leisure facilities
- Any entertainment — what it is, how often, and whether an entry fee is charged
- Buildings rebuild value, contents, stock (incl. wines and spirits and tobacco) and business interruption figures
- Some features — such as the business's legal form, entertainment, leisure facilities or a coastal location — affect which markets can offer terms; answer every question and the platform shows what can be offered
- Claims for the last 5 years with the date, type and amount of each claim

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PROPERTY & PACKAGE

Hair & Beauty

For salons, barbers, nail technicians, tanning salons and tattoo studios — premises, contents, income and the treatment risk.

WHO IT IS FOR

Barbers & Men's Grooming | **Hairdressers** | **Beauty Salons** | **Nail Technicians** | **Sunbed & Tanning Salons** | **Tattoo Studios** | **Hairpiece & Wig Retail**

WHAT WE WRITE

- Hairdressers and beauty salons, with or without treatment cover
- Barbers offering standard barbering — hair cutting, beard trimming, wet shaving and basic grooming
- Nail technicians, sunbed and tanning salons, and tattoo studios
- Treatment cover set to the treatments actually carried out
- Chair renters, where each one is a qualified operator
- Flat felt roofs, including where the whole roof is flat felt — flat-roof terms apply

HEADLINE LIMITS

ANNUAL TURNOVER
Up to £5,000,000

ANY ONE PREMISES
Up to £3,000,000 — buildings, contents, stock, glass and business interruption combined

EMPLOYERS' LIABILITY
£10,000,000 any one occurrence

WHAT WE CAN'T WRITE

- Risks in Northern Ireland (BT postcodes)
- Buildings built before 1750
- Grade I or Grade II* listed buildings (and the Scottish and Northern Irish equivalents) where buildings are insured
- Thatched roofs and living (green) roofs
- Tattoo removal — tattoo studio cover excludes it

UNDERWRITER REVIEW

! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The trade, annual turnover and the number of staff
- Every treatment carried out, and who carries it out
- The number of sunbeds, if any
- Chair renters — how many, and confirmation that each is a qualified operator
- Buildings rebuild value (if buildings are insured), contents and stock values
- Intruder alarm details
- Claims for the last 5 years with the date, type and amount of each claim

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LIABILITY ONLY

Tradesman's Liability

Public and products liability for tradespeople, with employers' liability when it is needed.

WHO IT IS FOR

Builders | Electricians | Plumbers | Carpenters & Joiners | Painters & Decorators | Multi-Trade Contractors

WHAT WE WRITE

- A wide range of trades on the Tradesman trade list — more than one trade can be selected on one quote
- Businesses trading for 2 years or more, or with 2 years' experience in the trade
- Treatment cover for beauticians, hairdressers and nail technicians
- Risks in the Channel Islands and the Isle of Man

HEADLINE LIMITS

ANNUAL TURNOVER **Up to £500,000**	PUBLIC & PRODUCTS LIABILITY **£1m / £2m / £5m**
PEOPLE COVERED **Up to 10**	EMPLOYERS' LIABILITY **£10,000,000 (optional)**

WHAT WE CAN'T WRITE

- Risks in Northern Ireland (BT postcodes)
- Businesses with previous claims declared
- Businesses with adverse credit history
- Businesses whose insurance has previously been cancelled or voided
- Less than 2 years trading and less than 2 years' experience in the trade
- Trades not available online, including Asphalt Surface Contractors, Ceiling Contractors, Drain Cleaners, Drilling Contractors, Ductwork Installers, Formwork & Shuttering Contractors, Groundworkers to 3 Metres Depth, Hod Carriers, Pipe Fitters, Solar Panel Installers, Sprinkler Installers, Alarm Installers and Welding Contractors

UNDERWRITER REVIEW

! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- Every trade carried out, the annual turnover and the number of people to be covered
- The public liability limit needed, and whether employers' liability is needed (and for how many people)
- For treatment trades: the treatments carried out

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LIABILITY ONLY

Retailers Liability

Standalone liability for retail businesses — public and products liability, with employers' liability when it is needed.

WHO IT IS FOR

- Independent Retailers
- Market & Concession Traders
- Online & Mail-Order Sellers
- Pop-Up & Seasonal Shops

WHAT WE WRITE

- Retail businesses on the Retailers Liability trade list that only need liability cover
- Risks in the Channel Islands and the Isle of Man

HEADLINE LIMITS

ANNUAL TURNOVER	PUBLIC & PRODUCTS LIABILITY
Up to £5,000,000	**£1m / £2m / £5m**

EMPLOYERS' LIABILITY
£10,000,000 (optional)

WHAT WE CAN'T WRITE

- Risks in Northern Ireland (BT postcodes)
- Businesses with previous claims declared
- Businesses with adverse credit history
- Businesses whose insurance has previously been cancelled or voided

UNDERWRITER REVIEW

! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The retail trade and the annual turnover
- The public liability limit needed
- If employers' liability is needed, the annual wages

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LIABILITY ONLY

Land Liability

Public liability for owners of land and open sites.

WHO IT IS FOR

Amenity Land | Grazing Land | Paddocks | Woodland | Allotments | Nature Reserves | Private Roads | Private Car Parks | Vacant Land

WHAT WE WRITE

- Amenity land and open green space, grazing pasture, paddocks, non-commercial woodland and allotments
- Informal recreational open space, nature reserves and conservation land
- Private access roads and tracks, private car parks, and vacant or undeveloped land
- Land in the Channel Islands and the Isle of Man

HEADLINE LIMITS

PLOT SIZE	PUBLIC / LAND LIABILITY
0.1 to 45 acres	**£1m / £2m / £5m**

WHAT WE CAN'T WRITE

- Risks in Northern Ireland (BT postcodes)
- Land with unoccupied buildings
- Land with watercourses or ponds
- Fishing lakes and ponds
- Land with children's play areas
- Plots over 45 acres
- Previous claims, adverse credit, or insurance previously cancelled or voided

UNDERWRITER REVIEW

! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The use of the land, the plot size in acres and the postcode
- Whether there are car parks, private roads, buildings on the land, or whether the land is hired out
- The limit of indemnity needed

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LIABILITY ONLY

Self-Employed

Right-sized liability cover for sole traders and the self-employed.

WHO IT IS FOR

Sole Traders | Freelancers & Consultants | Self-Employed Service Providers | Single-Person Trades

WHAT WE WRITE

- Sole traders and the self-employed on the trade list — more than one trade can be selected
- Businesses trading for 2 years or more, or with 2 years' experience in the trade
- Treatment cover for beauty and hair trades
- Risks in the Channel Islands and the Isle of Man

HEADLINE LIMITS

ANNUAL TURNOVER	PUBLIC & PRODUCTS LIABILITY
Up to £500,000	**£1m / £2m / £5m**

EMPLOYERS' LIABILITY
£10,000,000 (optional)

WHAT WE CAN'T WRITE

- Risks in Northern Ireland (BT postcodes)
- Previous claims, adverse credit, or insurance previously cancelled or voided
- Less than 2 years trading and less than 2 years' experience in the trade
- Trades that are not available online

UNDERWRITER REVIEW

! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- Every activity carried out and the annual turnover
- The public liability limit needed, and whether anyone helps in the business
- For treatment trades: the treatments carried out

BONUS
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LEGAL & PROTECTION

Legal Expenses

Commercial and landlord legal protection — an optional add-on you can offer right across the book.

WHO IT IS FOR

- Small and Medium-Sized Businesses
- Commercial Landlords
- Residential Landlords
- Landlords of Houses in Multiple Occupation
- Businesses with Commercial Vehicles

WHAT WE WRITE

- Commercial Legal Expenses
- Commercial Excess Protection
- Commercial Motor Vehicle Excess Protection
- Landlord Legal Expenses + Rent Guarantee (including Rent Recovery, and Houses in Multiple Occupation)
- Landlord Legal Expenses Only
- Landlord Home Emergency
- Landlord Excess Protection

HEADLINE LIMITS

COMMERCIAL LEGAL EXPENSES
Turnover up to £10,000,000

LANDLORD LEGAL + RENT GUARANTEE
£50,000 legal · £2,500 a month rent for 12 months

HMO RENT GUARANTEE
£1,000 a month rent per tenant for 12 months

WHAT WE CAN'T WRITE

- HMO rent guarantee where the rent is more than £1,000 a month per tenant

UNDERWRITER REVIEW

! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- It is never compulsory — add it whenever it is right for the client
- For commercial legal expenses: the annual turnover
- For landlord covers: the number of properties or tenancies, and whether any are houses in multiple occupation

BONUS
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LEGAL & PROTECTION

Commercial Legal Expenses

Legal expenses cover for businesses — five cover bands by annual turnover, up to £10,000,000.

WHO IT IS FOR

- Small and Medium-Sized Businesses
- Shops and Retailers
- Offices and Professional Firms
- Trades and Contractors
- Hospitality and Leisure Businesses

WHAT WE WRITE

- Businesses with an annual turnover up to £500,000, £1,000,000, £2,500,000, £5,000,000 or £10,000,000
- Add it to any commercial policy, or buy it on its own

HEADLINE LIMITS

ANNUAL TURNOVER

Up to £10,000,000

WHAT WE CAN'T WRITE

Quote & bind instantly — there are no automatic declines on this product.

UNDERWRITER REVIEW

- ! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The annual turnover
- Any past legal disputes or claims

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LEGAL & PROTECTION

Commercial Excess Protection

Pays back the policy excess your business client has to pay on a claim.

WHO IT IS FOR

- Small and Medium-Sized Businesses
- Shops and Retailers
- Offices and Professional Firms
- Hospitality and Leisure Businesses

WHAT WE WRITE

- Excess levels of £250, £500, £750 or £1,000

HEADLINE LIMITS

EXCESS COVERED

£250, £500, £750 or £1,000

WHAT WE CAN'T WRITE

Quote & bind instantly — there are no automatic declines on this product.

UNDERWRITER REVIEW

- ! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The excess on the client's main commercial policy

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LEGAL & PROTECTION

Commercial Motor Vehicle Excess Protection

Recovers the excess on an existing commercial motor policy after a claim.

WHO IT IS FOR

- Businesses with Commercial Vehicles
- Trades and Contractors
- Delivery and Courier Businesses

WHAT WE WRITE

- Excess levels of £250, £500, £750 or £1,000 on an existing commercial motor policy

HEADLINE LIMITS

EXCESS COVERED

£250, £500, £750 or £1,000

WHAT WE CAN'T WRITE

Quote & bind instantly — there are no automatic declines on this product.

UNDERWRITER REVIEW

- ! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The excess on the client's commercial motor policy

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LEGAL & PROTECTION

Landlord Legal Expenses + Rent Guarantee

Landlord legal expenses with rent guarantee — £50,000 legal costs and the rent paid if the tenant does not pay.

WHO IT IS FOR

Residential Landlords | Portfolio Landlords | Landlords of Houses in Multiple Occupation

WHAT WE WRITE

- Landlord Legal + Rent Guarantee — £50,000 legal costs and up to £2,500 a month rent for 12 months
- Landlord Legal + Rent Guarantee + Rent Recovery — the same cover, with rent recovery
- Landlord Legal + Rent Guarantee for Houses in Multiple Occupation — £50,000 legal costs and up to £1,000 a month rent per tenant for 12 months (one policy per tenant)

HEADLINE LIMITS

LEGAL COSTS	RENT GUARANTEE
£50,000	**Up to £2,500 a month for 12 months**

HMO RENT GUARANTEE
Up to £1,000 a month per tenant for 12 months

WHAT WE CAN'T WRITE

- HMO rent guarantee where the rent is more than £1,000 a month per tenant

UNDERWRITER REVIEW

! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The monthly rent for each tenancy
- Whether the property is a House in Multiple Occupation
- The tenant details for each tenancy

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LEGAL & PROTECTION

Landlord Legal Expenses Only

Legal expenses for landlords — £50,000 legal costs, without rent guarantee.

WHO IT IS FOR

Residential Landlords | Commercial Landlords | Landlords of Houses in Multiple Occupation

WHAT WE WRITE

- Standard residential lets — £50,000 legal costs
- Houses in Multiple Occupation — per tenant
- Commercial and residential lets

HEADLINE LIMITS

LEGAL COSTS
£50,000

WHAT WE CAN'T WRITE

Quote & bind instantly — there are no automatic declines on this product.

UNDERWRITER REVIEW

! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The number of properties or tenancies
- Whether any are Houses in Multiple Occupation or commercial lets

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LEGAL & PROTECTION

Landlord Home Emergency

Emergency call-out cover for a landlord's let property — £500 or £1,000 cover limit.

WHO IT IS FOR

Residential Landlords | Portfolio Landlords

WHAT WE WRITE

- Cover limit of £500 or £1,000
- Available on its own, or added to a Property Owners policy

HEADLINE LIMITS

COVER LIMIT
£500 or £1,000

WHAT WE CAN'T WRITE

Quote & bind instantly — there are no automatic declines on this product.

UNDERWRITER REVIEW

! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The number of let properties

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LEGAL & PROTECTION

Landlord Excess Protection

Pays back the excess on a landlord's property insurance claim.

WHO IT IS FOR

- Residential Landlords
- Commercial Landlords
- Portfolio Landlords

WHAT WE WRITE

- Excess levels of £500, £1,000 or £1,500

HEADLINE LIMITS

EXCESS COVERED

£500, £1,000 or £1,500

WHAT WE CAN'T WRITE

Quote & bind instantly — there are no automatic declines on this product.

UNDERWRITER REVIEW

- ! Some risks need an underwriter to look at them before terms are released — the portal tells you straight away when that happens.

HAVE READY

- The excess on the client's landlord policy

This guide is a summary of our appetite and is not a statement of policy terms. Every risk is subject to underwriting and the policy wording.

One Underwriting is a trading style of One Business Cover Ltd. One Business Cover Ltd is directly authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services Register under reference 672756 for Insurance Business Only.

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