## **Getting a Quotation**



Contact us by phone **01 824 5555** or by email to **newbusiness**@ **safaughnan.ie** or check us out at **www.safaughnan.ie**.

We will complete a risk questionnaire with you by phone and submit a risk presentation to our panel of Insurers for immediate quotation and terms.

Your quotation, terms and risk detail will be issued formally to you by email (or by post where required) without delay for your approval and instructions.

For most risks cover can be placed and policy documents issued to you instantaneously including Bank Indemnity Letters.

We deal ONLY with A-Rated Insurers & Underwriters who are regulated in UK or Ireland or via Lloyds.

## **Appetite List**

- Pre-63 Converted Houses residential or mixed use
- Period / Protected Properties
- Houses in Flats
- 'Buy To Let' Private Homes
- Retail Units / Outlets
- Office Blocks
- Apartment Blocks
- Industrial Units
- Commercial Units storage / warehouse / manufacturing
- Airbnb / RAS / HAPS / Local Authority Lets



S. A. FAUGHNAN

(Brokers) Ltd. \_\_\_\_\_\_

For Expert Property Owners Insurance Advice

Call us on 01 824 5555

Or visit our website www.safaughnan.ie



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S.A. Faughnan (Brokers) Ltd. is regulated by the Central Bank of Ireland

**S.A. FAUGHNAN** (Brokers) Ltd. INSURANCE AND FINANCIAL BROKERS

# Property Owners' Insurance

For Residential, Commercial, Mixed Use, Retail, Office & Light Industrial Property Risks



In association with the Irish Property Owners' Association



## What do I need?

Quality, low cost protection from reliable A-Rated Insurers who are regulated in UK or Ireland or via Lloyds, and who will be there again next year.

## What areas are we targeting?

Buy To Lets (incl. House Share) / Houses in Flats / Converted Properties (single or multi-unit) / Mixed Use (residential with office or retail) / Commercial Risks / Industrial Units / Office Blocks (incl. serviced offices) / Apartment Blocks / Manufacturing or Storage Risks and more.

We have willing markets for listed / period / protected structures, pre-63 conversions, 100+ year old builds, purpose build modern units, all standard construction builds and high spec builds. We have markets for for RAS (Residential Accommodation Scheme) Lets, Airbnb Lets (selective) and Local Authority / City or County Council risks, Student Lets (single & multi-unit) and HAPS Lets. Also catering for vacant risks and property under renovation or in the course of construction

## What cover can we offer?

- Property Damage All Risks
- Fire Only (where Vacant, For Sale, in Probate etc.)
- Fire Brigade Charges
- Glass / Replacement of Locks
- Landscape Gardens / Trace & Access
- Loss of Rent / Alternative Accommodation
- Property Owners' Liability (incl. cover for casual property repairs & maintenance)
- Employers Liability (optional)

## What about the cost?

Your premium will depend on a number of factors including but not limited to;

- · Building Reinstatement / Re-Build Value
- Value of Landlord's Contents
- Additional Loss of Rent cover
- Location / Occupancy / Number of Units
- Number of consecutive insured claims free years
- Fire Protections in place
- Membership of IPOA

## www.safaughnan.ie

## **Risk Example No. 1**



#### Period Property (pre-63) in Dublin 7 converted in to 15 flats

Buildings reinstatement	€775,000
Landlord's Contents	€50,000
Loss of Rent (24 month)	€230,000
	additional level purchased
Property Owners' Liabili	ty€6,500,000
	incl. cover for casual repairs / maintenance

## **Risk Example No. 2**

100+ Year Old Buy-To-Let 'House Share' in Dublin 7

Buildings Reinstatement	€275,000
Landlord's Contents	€15,000
Loss of Rent (24 month)	20% of buildings reinstatement
Property Owners' Liability	€6,500,000
incl. cov	er for casual repairs / maintenance

## **Risk Example No. 3**

Pre-63 Property in Cork City converted in to 4 flats over tattoo parlour and office unit

Buildings reinstatement	€1,000,000
Landlord's Contents	€25,000
Loss of Rent (24 month)	20% of buildings reinstatement
Property Owners' Liability	€6,500,000
Employers Liability	€13,000,000
	covering 1 caretaker employee

## **Risk Example No. 4**



## Purpose Build Multi Storey Office Block in Dublin 16 with multiple office lets

Buildings reinstatement	€10,400,000
Loss of Rent (36 month)	€3,200,000
	additional level purchased
Property Owners' Liability	€6,500,000
Employers Liability	€13,000,000
covering property maintenance & repairs employee	

## **Risk Example No. 5**



Purpose Build Light Industrial Unit in Waterford with Electrical Wholesaler tenant

Buildings reinstatement	€350,000
Loss of Rent (24 month)	
Property Owners' Liability	€6,500,000
incl. cover for casual repairs / maintenance	

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