



# Trades and Markets

Expert property underwriters

PIUA

# Commercial - Trades and Markets

## PANEL OF INSURERS



### Commercial property owners – Trade type

Offices/surgeries	✓	✓	✓	✓	✓	✓	✓
Wholesalers and distributors	✓	✓			✓	✓	✓
Shops and retail premises	✓	✓	✓	✓	✓	✓	✓
Restaurants, cafes and takeaways	✓	✓			✓	✓	✓
Leisure	✓	✓	✓	✓	✓	✓	✓
Manufacturing	✓	✓		✓	✓	✓	✓
Religious buildings and places of worship	✓				✓		
Educational buildings		✓		✓	✓	✓	✓
Care homes	✓				✓	✓	✓
Owner occupied	✓				✓	✓	✓
Thatched					✓		
Non-standard property owners*	✓					✓	✓

### Commercial property owners – Sector

Single and portfolios	✓	✓	✓	✓	✓	✓	✓
Unoccupied (short & long term, including probate)	✓					✓	✓
Claims	✓					✓	✓
Refurbishment	✓					✓	✓
Construction	✓	✓	✓				✓

\*(e.g. distressed/high claims)

To find out more about how PIUA can benefit your customers, call our dedicated account handlers on **0330 678 0228** or visit **[piuagency.co.uk](http://piuagency.co.uk)**

# Residential - Trades and Markets

## PANEL OF INSURERS



### Residential property owners – Sector

Private dwelling house – let up to 4 properties	✓	✓	✓	✓	✓	✓	✓	
Private dwelling house – > 5 portfolio	✓	✓	✓	✓	✓	✓	✓	
Blocks of flats	✓	✓	✓		✓	✓	✓	✓
Unoccupied (short and long term, including probate)	✓			✓			✓	✓
Landlords contents only		✓					✓	
Holiday home	✓			✓			✓	✓
Holiday lets	✓			✓			✓	✓
Construction	✓	✓	✓					✓
Thatched				✓		✓		
Non-standard property owners*	✓			✓			✓	✓

### Residential property owners – Tenant type

Student	✓	✓			✓		✓	✓
Asylum seekers							✓	
House of multiple occupations	✓						✓	✓
Bedsits	✓						✓	✓
Professionals/working/retired	✓	✓	✓	✓	✓	✓	✓	✓
Let to close family member	✓	✓	✓	✓	✓		✓	
Landlords with criminal convictions	✓						✓	✓
Claims	✓						✓	✓
Refurbishment	✓			✓			✓	✓
Structural works	✓						✓	✓
Non-structural works	✓			✓			✓	✓
DSS (landlord agreement)	✓	✓			✓		✓	✓
DSS (council agreement)	✓						✓	✓

\*(e.g. distressed/high claims)

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# Additional products - Trades and Markets

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### Additional products

Terrorism			✓			✓	✓	✓	✓	✓
Non-standard household					✓					
Legal expenses		✓				✓	✓			
Flood excess				✓						
Buy Back Flood	✓									
Excess of loss									✓	

## GET IN TOUCH

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