



UNOCCUPIED PROPERTY

Broker at **LLOYD'S**



Unoccupied buildings have been placed in the London Market for a number of years, indeed, current market conditions are pushing even more of this type of business this way. At Carrolls, I firmly believe we are the home of property placement in London, utilising our three main pillars (Broking, Underwriting & Online), we have a raft of options for all sizes of risk and types of property. Whether it be online, with our minimum of £75 + IPT for residential unoccupied or £200 + IPT for commercial, through to broking upwards and over six figure premiums, we have everything you need to be your one stop shop for unoccupied business.

Throughout this document you will see each one of these pillars abilities and what they cannot do, to make an easy choice on where to go first for your quotation. If you are still unsure, feel free to contact me or the contact provided on each pillar enclosed.

Kind Regards,

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Online

Adjective

Controlled by or connected to a computer.

*(of an activity or service) available on or performed using the Internet or other computer network: **online banking***

See also:

Excess PL/Prods

UK Holiday homes

Cyber

Terrorism

Commercial Property Owners

Residential Property Owners

Log In

Driven

Empowered

Respect

Computer

Megabites

Gigabites

Quote & Bind

Statement of Fact

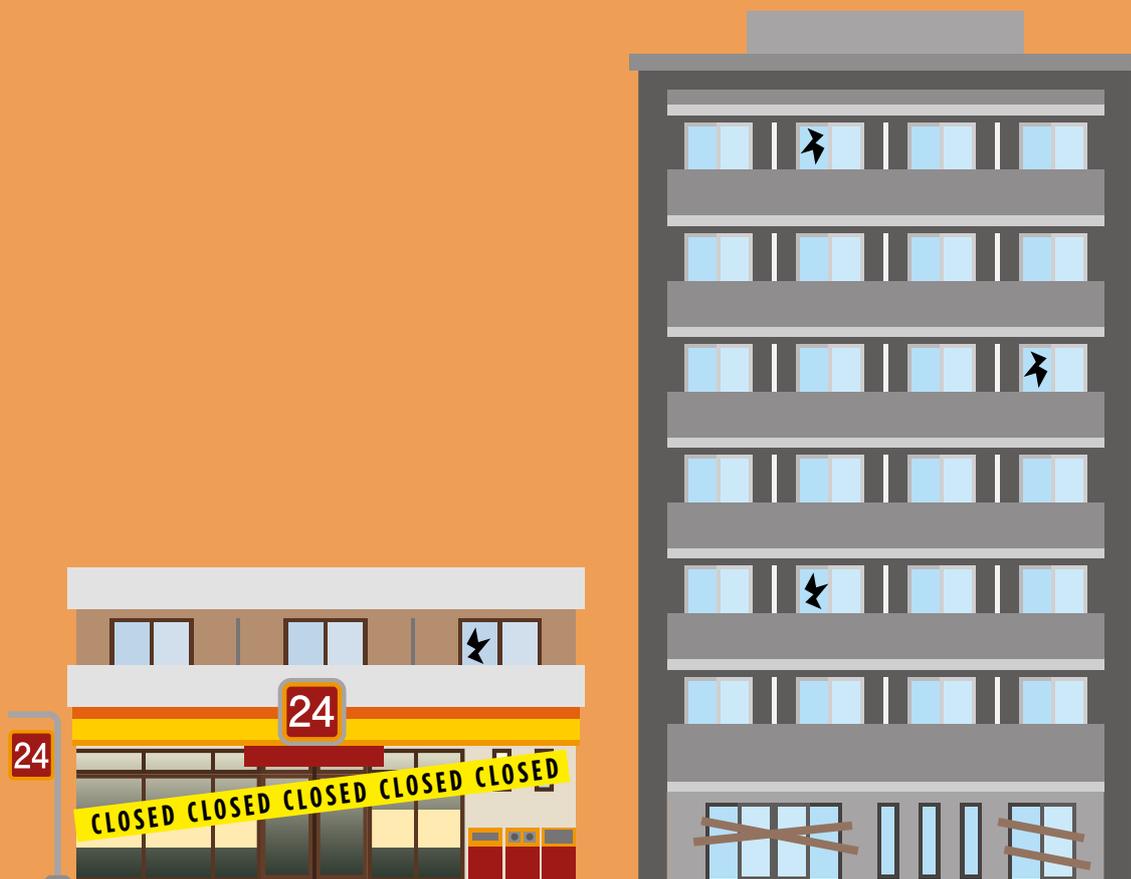
Easy new system

Quality capacity

Referral

Online

Laptop



With minimum premiums of £75 + IPT for residential and £200 + IPT for commercial, our online portal is the best place to start for your small unoccupied buildings requirements.

£2m Maximum Limit of Indemnity

Grade 2 / B Listed properties are not a decline

Renovations are ok up to a maximum of 50% of the buildings value or £250k, whatever the smaller

What we can't do Online:

Grade 1 or Star Listed Properties

Non Standard Construction

Building works where there is the removal of loadbearing walls

The portal allows you to quote & bind 24/7, to register, go to www.carrolls-online.co.uk

Contact:

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Underwriting

Verb

gerund or present participle: underwriting

1. Sign and accept liability under (an insurance policy), thus guaranteeing payment in case loss or damage occurs.

“the policy, underwritten at Lloyd’s, indemnifies trustees against loss arising from wrongful acts”

See also:

Liability

Property

Contract Works

Plant

Commercial Combined

Driven

Empowered

Respect

Underwritten

Take on the risk

Delegated Authority

Indemnity

Diligence

Compliant

Service



Should your unoccupied risk not fit the parameters explained in our portal, the next place to start would be our Underwriting team. Our Underwriting department has always had the ability to bind unoccupied risks. 2021 is no exception and following the conclusion of our capacity for this year we can now write up to a maximum value of £10m.

We can cater for any type of unoccupied risk, whether residential, commercial or industrial. Not keen on the following but if special circumstances we can consider:

- Pubs
- Schools/Colleges
- Nightclubs
- Hotels/Guesthouses/B&B's
- Churches/ Other places of Worship

We have quality capacity and good turnaround times.

Contact:

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Broking

Noun [*mass noun*] British

The business or service of **buying and selling** goods or assets for others: [*as modifier*]: a broking house

See also:

Hard market

Soft market

Broking is art

Service

Negotiation

Liability

Property

Motor Fleet

Professional Indemnity

Financial Risks

Household

Specialism

Specie

Contactability

Driven

Empowered

Respect



Last but not least, Broking. Our team have developed a wide range of relationships with many people and therefore markets to help you place the largest or most difficult unoccupied risks in the UK.

It is imperative that you utilise only one wholesaler for your placement in this area, capacity is short, especially on Listed status buildings. Given a free run at the whole of the market, we should find you a solution for even the most difficult of risks. Whether it be non standard construction, large renovations, alternative peril solutions or a former occupant that is generally declined by MGA's or composites, we have you covered.

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