

PROPERTY INSURANCE APPETITE GUIDE



**Preferred Appetite**

**COMMERCIAL**

Warehouses  
 Manufacturing / Industrial  
 Offices  
 Retail Trades  
 Hotels

**LAND**

Development Sites  
 Grazing Land  
 Private Roads  
 Rough Country  
 Pastureland

**RESIDENTIAL**

Professional / Retired Tenants  
 House in Multiple Occupancy  
 Students  
 Residents Associations

**MIXED PORTFOLIOS**

**Limits**

**£5m for occupied increasing to £20m for certain property types and £4m for unoccupied**



**Standard Appetite**

Non Standard Construction  
 Unoccupied Properties  
 Listed Premises  
 Composite Panels (LPC Approved)  
 DSS / Housing Association Tenancy Agreements  
 Holiday Lets

**Limits**

**£5m for occupied increasing to £20m for certain property types and £4m for unoccupied**



**Decline**

Recycling Tenants  
 Tenants involved in Power / Energy / Nuclear  
 Tyre Stores or Fitters  
 Firework / Explosive stores or manufactures  
 Livestock Storage  
 Guns and Ammunition  
 Religious Buildings  
 Thatched Properties

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