

Enhanced protection for an evolving Property Owners sector

We've reviewed and refreshed our regionally traded Property Owners proposition to deliver flexible solutions that help support the needs of your clients.

The Property Owners sector remains a key part of the UK commercial insurance landscape. Rising rebuild costs, climate-related risks and growing competition continue to challenge the market and reshape customer expectations.

Here is an overview of the key changes to our Property Owners cover:

ESG-driven enhancements

- **Energy efficiency – expansion of cover**
We'll contribute up to 10% of the claim amount (maximum £10,000 per period) toward energy-efficient repairs or upgrades, with cover no longer restricted to losses of £10,000 or above.
- **Own land clean-up costs – new standard cover**
We now pay up to £10,000 per claim to clean up and remove pollution or contamination from your premises after damage.
- **Debris removal recycling – optional to standard cover**
Our standard cover now includes up to £10,000 per claim to sort, separate and remove recyclable materials from damaged premises.
- **Buildings definition – clarity of cover**
Our cover includes damage to solar panels, EV charge points and attached window-cleaning cradles.
- **Renewable energy loss of income – new standard cover**
We cover loss of income from renewable energy installations up to £10,000 per claim. Terms apply.

Underinsurance enhancements

- **Buildings valuation additional premium waiver – new as standard**
To encourage accurate valuations, we'll waive any additional premium due as a result of increasing the buildings sum insured following a professional valuation, provided the sum insured doesn't increase by more than 25%.
- **Provisional insured value – new optional cover**
To encourage early and accurate rebuild values, we could offer a premium reduction of up to 25% for additional properties when a valuation is provided within 90 days.
- **Average RICS waiver – expansion of cover**
Valuations from the past three years now qualify for underinsurance protection, even if completed before joining Aviva.



General enhancements

- **Insured definition – expansion of cover**
Our definition of the insured under Property Owners Liability now includes residents.
- **Gross rentals for Business Interruption – uplift to our standard cover**
We've added a 200% uplift to gross rentals as standard.
- **Insurance premiums cover – optional to standard cover**
Our cover now includes up to £25,000 to cover contract works, terrorism and latent defects insurance premiums, and related technical agents' fees, following damage.
- **Fire and rescue service charges – optional to standard cover**
Our cover now includes up to £25,000 per claim for fire and emergency service charges following damage.
- **Public relations expenses – optional to standard cover**
Our cover now includes up to £10,000 per claim/period of insurance for PR costs incurred, with our consent, to protect your business reputation after damage.
- **Fly tipping – uplift to our standard cover**
We've increased the limit to £7,500 per claim (from £5,000) for removing property illegally dumped in or around premises.
- **Japanese knotweed – uplift to our standard cover**
We've increased the limit to £5,000 per claim/period (from £2,500) for eradicating Japanese knotweed or similar hybrids.
- **Tree felling and lopping – uplift to our standard cover**
We've increased the limit to £1,000 per claim and £5,000 per period (from £500 and £1,000) for removing or lopping trees deemed an immediate threat to life or property by an arborologist.
- **Legal expenses for the eviction of squatters – uplift to our standard cover**
We've increased the limit to £5,000 (from £2,500) for legal costs to evict unauthorised occupants from the insured property.
- **Tenants abandoned property – uplift to our standard cover**
We've increased the limit to £5,000 per claim and £10,000 per period (from £2,500) for clearing and removing property left by former tenants.

