



Gallagher

Insurance | Risk Management | Consulting

Estate Management Insurance for Residential Property Owners

Residential property owners looking after private residential developments and properties with communal areas such as internal roads, footpaths, or shared green areas, which may all require insuring, can potentially be exposed to a liability claim should an accident occur.

It is commonplace for new residential developments to share common spaces and facilities. When purchasing a property that shares these characteristics, it's important to establish the liabilities so you can cover yourselves and other residents who are legally responsible in the event of a claim.

Not all insurers have an appetite to offer public liability for land and developments on its own, and the premium can be prohibitive unless purchased through a scheme arrangement. The Gallagher scheme has been developed over the past 10 years, and it is 'bespoke'.

Liability and material damage

Key features:

Where material damage cover is selected, this policy will typically include:*

- Accidental loss and damage to communally owned buildings, outbuildings such as pumping stations, underground services and bin stores, electric gates and barriers, children's play areas, and equipment
- Storm damage to walls, gates, and fences
- The reasonable costs of cleaning and removing any property illegally deposited in or around the premises up to £25,000 in any period of insurance
- The cost of removing fallen trees or branches following an insured peril up to a limit of £5,000 in any period of insurance
- Architects and surveyors fees during reinstatement
- Damage to gardens caused by emergency services
- Drains and gutters

- Professional fees
- Removal of debris
- Terrorism cover is available on request

What if an accidental injury occurs to an employee whilst on my property?

Employers' liability cover is optional and can be added to your policy for an additional premium. Typically it will cover:

- Legal liability should accidents or illness affect employees during the course of employment
- Damages and claim costs, including your liable expenses

All policies include a property owners' liability up to a £10 million limit of indemnity. This cover is automatic and cannot be deleted.

*As with all insurance policies, the policy is subject to limits, conditions, and exclusions. For full terms and conditions, please refer to the policy wording available on request. This document does not purport to be comprehensive or to give legal advice. While every effort has been made to ensure accuracy, Gallagher cannot be held liable for any errors, omissions, or inaccuracies contained within the document. Readers are always recommended to seek further professional advice before making any decisions.

Would you like to talk?

T: 0800 092 9394

E: UKinfo@ajg.com

[A.J.G.com/uk/block](https://www.ajg.com/uk/block) | [in gallagher-uk](https://www.linkedin.com/company/gallagher-uk) | [X @GallagherUK](https://twitter.com/GallagherUK)

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909. FP657-2024b Exp.14.05.2025.

© 2024 Arthur J. Gallagher & Co. | GGBRETUK100554