



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**

Residential - Trades and Markets

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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

Directors & Officers			✓	✓	✓					✓		
Terrorism	✓		✓	✓	✓		✓	✓	✓	✓	✓	✓
Commercial combined	✓		✓	✓	✓			✓	✓	✓	✓	✓
Non-standard household						✓						
Legal expenses		✓	✓				✓	✓			✓	
Flood excess					✓							
Buy Back Flood	✓											
Excess of loss			✓							✓		

GET IN TOUCH

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