

Real Estate Industry Practice

Chubb's Real Estate Industry Practice provides customisable property and casualty insurance and risk management solutions for Real Estate clients, backed by Chubb's financial strength, global capacity, risk engineering services, and award-winning claims expertise.

✓ Key differentiators

- Chubb have a strong footprint in the Real Estate market with a specialist team of experienced Underwriters, Claims Managers, Multinational Client Service Executives and Risk Engineers, serving the needs of customers ranging from mid-market organisations to some of the world's largest global real estate clients.
- Globally, Chubb is a key insurer of multi-occupancy residential risks. Chubb brings a wealth of expertise in underwriting, claims handling, and risk engineering to this sector in the UK and Ireland.
- Our portfolio is built on large indigenous and pan-European programs, earning a strong reputation for delivering tailored underwriting solutions and deploying significant capacity.

🛡️ Who we insure

Typical occupations:

- Offices
- Retail / shopping centres
- Commercial and Industrial
- Hotels
- Data centres
- Stadia
- Residential
- Warehousing/Logistics

Typical client profile:

- Investment funds
- Pension funds
- Property owners
- UK domiciled pan-European clients

Chubb products

Included in the Chubb Real Estate product:

- Material Damage
- Business Interruption
- Public Liability
- Employers Liability
- Terrorism/Political Violence

Also available as additional cross-sell:

- Environmental Risk
- Financial Lines
- Cyber
- Construction All Risks
- Surety
- And more...

Terrorism Risk Evaluation Services (TRES)

- ✓ Available as an extension to Chubb's Terrorism and Political Violence insurance policies, Chubb's Terrorism Risk Evaluation Services (TRES) is unique in the insurance market.
- ✓ TRES harnesses expertise from across our business disciplines to deliver a detailed assessment of our Terrorism and Political Violence clients' security vulnerabilities, globally.
- ✓ TRES profiles our clients' assets and their exposure to potential terrorist activity and ideologically motivated groups, and provides guidance on crime prevention.
- ✓ We offer detailed analysis of terrorism risk and Data analytics how to mitigate it, to best protect our insureds and their businesses.



Cases we have written

Risk description	Insurance written	Premium amount	The Chubb difference
Logistics	Property and Casualty	£5 million	Chubb's global network, sophisticated engineering capability, and capacity to handle complex multinational programme structures.
Multi occupancy residential	Property and Casualty	£1 million	Claims service and risk engineering support.
Student accommodation	Property and Casualty	£500,000	Chubb provided 100% capacity with a Risk Management bursary to further review the flood exposure.
Mixed portfolio	Property and Casualty	£100,000	Proven claims experience and strong management controls.

Claims excellence

In the real estate sector, effective claims management is crucial as it directly impacts property value, tenant satisfaction, and operational efficiency. A robust claims service ensures timely resolutions, reduced costs, and minimised disputes, ultimately building trust and loyalty with property owners and tenants. We have strong relationships and robust claims processes with all key stakeholders in the claims process. By providing clear communication and a transparent claims process, we help build trust and confidence with property owners and tenants, fostering long-term relationships and tenant satisfaction.

We ensure that claims are quickly assessed and response issued in a timely and efficient manner, with effective solutions used to enable prompt decision making and ultimate settlement of claims to minimise disruption to your operations.

Our claims teams are specialists in the Real Estate sector, equipped with the expertise to navigate the unique challenges faced by Real Estate clients and brokers. With a deep understanding of the risks involved, we can quickly assess and respond to claims, ensuring timely and effective solutions. This approach enables us to make prompt decisions, crucial for addressing on-site issues and minimising disruptions to your operations.



Claims scenarios

£2,000 – A HGV lorry was left in gear when the driver exited the lorry to open the barrier, causing it to roll forward and collide with it. As a result, the barrier was damaged. The claim was handled very efficiently and the insured received settlement from Chubb without issue. There is also an ongoing recovery handled by Chubb internally that was identified and notified early in the claim process.

£3,000 – A guest hung off a plastic soil pipe in the gym of a purpose-built block of student flats. This caused the pipe to give way and foul water discharged into most of the gym space. There was damage to the flooring and equipment in the gym. The soil pipe was promptly repaired and costs settled were largely for the subsequent deep clean of the gym, as well as mitigation costs incurred.

£60,000 – When a water leak threatened a commercial property, Chubb's Real Estate claims team sprang into action. Within hours of notification, expert adjusters coordinated an emergency site visit, working closely with the property manager and local contractors to minimise disruption and prevent further damage.

Thanks to Chubb's proactive approach, repairs began immediately, and tenants were kept fully informed throughout the process. The claim was resolved swiftly, within the standard SLA, ensuring business continuity for all parties involved. Our client praised Chubb's clear communication, technical expertise, and genuine care for their property and tenants. This case demonstrates our commitment to delivering exceptional service and peace of mind for Real Estate clients, no matter the challenge.

Why Chubb?

Flexibility:

- ✓ Cover that adapts to your size and direction
- ✓ Industry specific, customisable, scalable package solutions
- ✓ Broad cover across many industries

Reliability:

- ✓ World-class claims service
- ✓ Not afraid of complexity
- ✓ A leader in insurance

Expertise:

- ✓ Specialists in underwriting, claims and risk who live your industry
- ✓ Operations in 54 countries who understand your specific needs

Web links

- [Real Estate webpage](#)
- [Insights webpage](#)
- [Claims webpage](#)

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