



RESIDENTIAL DEVELOPMENT INSURANCE

Mi Commercial Risks Residential Development product provides brokers and their clients with a co-ordinated solution for arranging appropriate cover for a residential property undergoing renovation or refurbishment.

Previously separate policies may have been required to cover the existing structure, Contractors All Risks, and Public Liability and non-negligent liability.

Our product provides in one policy for the insurance of:

- The existing structure
- The contract works
- The home contents
- The homeowner's potential liability risk for the work being undertaken.

Why this product?

Many home insurers are not prepared to insure a building undergoing works, and the risks associated with the work. Our product provides a package solution for the existing structure, contract works, JCT extensions and Public Liability.

Risk appetite

We can quote for nearly every type of project, from small extensions to large redevelopments.

Joint names

We can issue policies in the joint names of the homeowner and the contractor, where this is required to satisfy contractual requirements.



Why choose Mi Commercial Risks?

- We support the independent intermediary
- Mi Commercial Risks is independently owned – we are not a potential competitor for our partner brokers
- Knowledgeable and experienced underwriting team based in the London, Birmingham, Manchester and Bournemouth
- All our quotations are 100% exclusive
- Backed by capacity providers with strong financial ratings
- 'Best of breed' products with cover enhancements that offer genuine value
- Fair and consistent commission structure.

High quality Underwriting Solutions

We offer a comprehensive range of superior products that are exclusively available to our select broker partners. Our core products are supported by an extended product range.

- Commercial Combined
- Property Owners Insurance
- Mi-Binder
- Contracting Business
- Package Combined
- Residential Development Insurance
- Extended Product Range