

priceforbes

# Real Estate Sector Insurance Solutions



Price Forbes identified an outdated approach to buying Directors & Officers (D&O), Professional Liability (PI), Crime, and Employment Practices Liability (EPL) insurance. We've developed a smarter solution for Real Estate Investment Managers by delivering broader coverage and meaningful cost saving through a single, streamlined policy.

Following the tragic Grenfell Tower fire in the UK and the subsequent Hackitt Review, many of our clients chose to bring property and development management expertise in-house to oversee the construction and ongoing maintenance of their real estate assets. However, as the insurance market continues to focus on individual lines rather than sector-specific solutions, Price Forbes has developed a bespoke, market-leading consolidated product designed to reduce the need for multiple policies across different risk exposures.

This comprehensive policy addresses every aspect of a manager's legal framework, spanning property ownership, development projects, and operational entities. It brings together all key risk exposures under a single, cohesive policy. This policy provides:

- D&O protection for the Investment Manager and/or Funds
- PI protection for the Investment Manager and/or Funds
- The wording provides D&O cover for both the Property Company and Development Manager
- D&O protection for the Development Manager
- D&O protection for the Property Manager
- PI Insurance for the Property Manager, Property Company and Development Manager
- Fraud Insurance for the Investment Manager, Fund, Development Manager, Property Manager or Property Company
- Entity Employment Practices Liability Insurance for the Investment Manager, Fund, Development Manager, Property Manager or Property Company

## Our bespoke Real Estate Wording provides some key benefits which include:



### Coverage contemplation

Our bespoke insurance solution is tailored to your risk profile, legal structure, and portfolio requirements, helping to minimise coverage gaps and ensure seamless protection.



### Policy efficiency

Consolidates multiple policies into a single, comprehensive policy for full business exposure coverage.



### Sector-specific approach

Our wording is centred around the needs of the real estate ecosystem, not just generic coverage types.



### Advantageous insurer relationships

One combined policy and being the largest independent broker in the London Market allows us to leverage relationships with insurers and provide the best possible terms for you.



### Policy legally reviewed

An independent review of our Wording has been conducted by a leading law firm to ensure robust legal compliance.

## Key Contacts



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## About The Ardonagh Group and Price Forbes

Price Forbes is part of the Ardonagh Group, one of the world's leading insurance broking platforms and a top 15 global insurance broker operating in all segments of the non-life market. We are home to a broad range of products and risk solutions, ranging from the simplest transaction to the most complex international risk.

In an increasingly complex world, success in business relies more than ever on effective and strategic risk management. We take pride in placing even the most complex risks, empowering the next generation of brokers and driving progress across the industry. We operate both on a retail basis helping clients directly, and also on a wholesale basis helping international brokers to access the most suitable solutions for their clients.

## The Ardonagh Group at a Glance

\$22bn

GWP

12,000+

Colleagues globally

250+

Offices worldwide

30+

Territory presence

\*As of March 2026