

Commercial building and contents insurance

Protecting your commercial property from the unexpected

What is it?

Commercial building and contents insurance protects your company property from damage or loss that is either accidental or that you are altogether not responsible for.

Why is it important?

Whether it's the outside of your premises, contents within your premises or product stock, significant loss or damage to any of these could severely affect, or even halt, your ability to trade as normal.

It's bad enough when your property is lost or damaged because of something completely out of your control, but it's even worse when this affects your business as a whole.

Commercial building and contents insurance can help protect you against:

- ✕ Loss of income due to trade being affected or halted
- ✕ Loss or damage of stock
- ✕ Any replacements or repairs that need to be made

See how NFP can help you insure your business against the risk of damage

 nfp.co.uk/buildingandcontents

 insurance@nfp.co.uk

 +44 121 236 9900

Why might you need it?

80%

of UK commercial properties are thought to be underinsured¹

21%

of all global insurance claims relate to a fire or explosion²

1 in 10

SMEs wouldn't survive if they had to pay up to £10,000 towards a claim that wasn't fully covered by insurance³

¹ RICS, ² Allianz, ³ Aviva



John Guest
NFP's commercial building
and contents expert

Common questions answered

? I rent the property I trade from, would I still be covered?

This should be checked with your landlord, as some landlords like to arrange insurance for the building, as well as core contents such as fixtures and fittings. This may not always be the case, however, and wouldn't usually protect your contents and stock as the tenant.

? The UK gets very little extreme weather, why bother insuring against it when I could save the money?

Even in recent years, we have seen an increase in weather extremes in the UK. In 2022, we saw not only one of the worst storms in decades in Storm Eunice, but also the hottest day since records began in the space of a few months. Therefore, not protecting your premises and contents against extreme weather could become riskier as time goes on.

? My business sends goods both within the UK and internationally, would these be covered?

While this may not be included in a standard plan, as your broker, NFP will take the time understand any extra coverage that your business may need such as this. We can then support you to find a policy that will truly meet all of your requirements, from the standard to the more niche and complex.

NFP are a commercial building and contents insurance partner you can trust

We know that getting good advice is about far more than supplying quotes and managing renewals. At NFP, we look to understand your business and your goals, uncover your risks, and solve your problems as a trusted partner, rather than just place products with you. **We can ensure...**



your insurance programme is suitable for you



there are no gaps in your cover



you are paying the right level of premium



you're not paying for cover that you don't need



you get the support you need should a claim occur

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