

Fenchurch Faris Ltd.

# Property



Our team specialises in crafting innovative insurance, reinsurance, and risk management solutions that address complex exposures across industries. Whether you're safeguarding commercial property, mitigating supply chain risks, or insuring against natural catastrophes, we provide strategic cover that supports resilience and recovery.



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## Typical Clients

- Telecoms
- Electronics
- Transportation & Logistics
- Large and small commercial property portfolios
- All types of Industrial / Manufacturing e.g. Fertiliser, tobacco, refineries and steel mills
- Nuclear
- Pharmaceutical and chemical industries
- Engineering / machinery breakdown
- Food Production / processing
- Hotels & Leisure
- Warehousing
- Public and private utilities e.g. water, power and telecoms
- Pulp and paper manufacturers
- Automobile manufacturers and component services
- Hospitals

## Expertise

- Natural Catastrophe placements: flood, earthquake, windstorm
- Facultative support for (re)insurers
- Deductible buybacks
- Alternative risk transfer
- Captive reinsurance
- Global programs
- Binding authority contracts
- Healthcare
- Claims management & advisory

## Coverage

Commercial property insurance typically covers:

- ❖ **Buildings and Fixtures:** Protection for structures, fixtures, and fittings. Including fences, gates, car parks and underground pipes and cables.
- ❖ **Property Damage:** Covers rebuilding or repairing your premises following incidents like fire, theft, flooding, storms or vandalism.
- ❖ **Business Interruption:** Provides financial support if your business can't operate temporarily due to an insured event like fire or flooding.
- ❖ **Trace and Access:** Covers costs to locate and repair leaks, such as finding and fixing burst pipes.
- ❖ **Loss Prevention:** Pays for preventative measures to safeguard your property from imminent damage, like installing flood defences.
- ❖ **Loss of Rent:** Covers rental income loss if your commercial property becomes temporarily unusable due to insured damage. Accidental
- ❖ **Damage:** Protects against unintentional damage to your property.
- ❖ **Liability Protection:** Covers legal fees if third parties claim your business caused injury or property damage.

## Services

- ✓ Risks analysis and consulting
- ✓ Coverage review
- ✓ Loss prevention and loss control
- ✓ Catastrophic coverage (coastal risks, earthquake zones, terrorism risks)
- ✓ Claims management
- ✓ Benchmarking
- ✓ Analysis of risk retention versus risk transfer
- ✓ Builder's risk
- ✓ Boiler and machinery
- ✓ Crisis risk management

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