



The specialist

Deacon Insurance, a trading name of Hanover Park Commercial Ltd, is one of the UK's largest blocks of flats specialists for property insurance. We currently provide buildings cover for property valued at over £25 billion.

Deacon's dedicated account executives work exclusively with property managers, brokers and leaseholders, negotiating the most competitive premiums for individual blocks or portfolios of all sizes. We aim to offer a complete property insurance solution for you.

Working with a panel, which includes many of the UK's top insurers, we are able to provide cover tailored to the specific needs of residential property. We will always shop around our insurer panel to provide you with the best quote available, let us do the hard work for you! We offer far more than a standard property owners' policy.

Our staff can advise you on the appropriate cover for your particular needs. It is always possible for you to talk to the same person every time you contact us – someone who understands your business. Deacon does not have a call centre environment, instead we strive to provide a personal service to all of our customers.

With an in house claims team we have delegated authority to pay the claims for the majority of our policies, which will reduce delays normally incurred whilst submitting to the insurer.

We pride ourselves on our ability to find the right combination of price and cover for every building.

Buildings insurance for blocks of flats

Have you ever really thought about the buildings insurance risks that are specific to a block of flats? Or checked that your current policy really gives you the cover you need? Our policies include all essential cover as standard – we do not hide the extra insurance needs or leave you with insufficient cover.

Directors' & Officers personal liability

The law recognises no difference between voluntary directors or officers of residents' management companies and those running large commercial enterprises. Both can be held personally liable for the financial consequence of their actions and errors. Our affordable directors & officers liability insurance is written –and priced – for flats and aims to give directors peace of mind.

Engineering inspection and insurance

Relatively few management companies have sinking funds or significant reserves. Would your service charge budget cover the cost if you needed urgent, expensive repairs to essential equipment like lifts or boilers?

Our plant engineering and breakdown cover ensures that your equipment is professionally inspected to identify essential maintenance work and is then covered for the cost of major repairs.

Contents for flat owner's

Over a third of flat owners or leaseholders do not have contents insurance for their own flats.

This may be because they do not understand where the liability of buildings insurance ends and their own liability begins.

Deacon's home contents insurance makes arranging this cover easy with minimal paperwork. We can even tailor individual policies to include specified items.

Emergency Assistance

We can help out in an emergency – 24 hours a day, 365 days a year. This policy gives every home owner or leaseholder access to a freephone emergency number. Where appropriate, our operators arrange for an approved contractor to make emergency repairs and, where possible, carry out permanent repairs. All this for only £51.98 including Insurance Premium Tax per house or flat per year.

Property Owners

Many property owners and managing agents find that they are asked to deal with commercial or mixed-use properties as part of a portfolio. We are happy to advise on the special insurance needs of such premises and research competitive quotations for you.

Home buildings and contents

A house or bungalow is the single most expensive purchase in a home owner's lifetime, so ensure the building is fully covered – accidental damage is a standard part of our policy.

Contents insurance can get overlooked and it is important to remember that the buildings insurance does not cover individual personal possessions or the furniture within the home. We can offer different levels of cover to ensure the home owner's most valued possessions are protected.

How do I get a quote and arrange cover?

Call **08000 92 93 94** and we will do the rest – including all the administration.

How do I get further information?

Visit www.deacon.co.uk or call freephone **08000 92 93 94**.

Over 90% of our customers renew with Deacon year after year.

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