



Property Insurance

The Crotty Group was established in 1994. The firm specialises in Corporate Insurance Broking and Consultancy Services.

The Crotty Group are a specialist Insurance Broker/Consultant who select speciality niche sectors and build a degree of expertise in these areas. We have an established **Property Insurance** Broking Division offering focused and tailored insurance packages to Property Owners, Property Managers and Property Agents.

The Crotty Group provide insurance services for:

- Commercial Property including Office, Retail and Industrial
- Residential and Apartment Blocks
- Land Banks/Development Lands
- Unoccupied and/or Unfinished Property
- Insolvency Cases
- Heritage Property including Period, Historical and Listed Buildings
- Overseas Property Interests

Services

We understand the Property Sector from placing the insurance cover, administration of insurance documentation, provision of interest letters, premium allocation and claims management services. The services that we offer are aimed at getting the right insurance programme for our Clients at the right price.

Risk Review and Insurance Selection and Costings

- Risk Review with Client and Insurance Product Selection including subsequent Renewal Reviews
- Insurance Market Selection and Tendering
- Client Report on Insurance Terms
- Agreement on Insurance and Placement
- Provision of Insurance Costs for Budgets
- Establishment of a dedicated Claims Team
- Immediate discussions with the pre-agreed Loss Adjuster
- Attending of On-site meetings with Loss Adjusters/ Project Managers/Contractors
- Agreeing Interim Claim Payments
- Periodical (weekly if needed) claims progress report for Board of Directors
- Agreeing extra costs to be incurred e.g. Alternative Accommodation/Loss of Rent
- Scheduling a satisfactory conclusion of the claim

Catastrophe Claim Services

When a major claim incident happens it is important that early on a methodology is applied so that the claim is managed efficiently and effectively. We ensure the following:



Documentation

- Review and Issue of Insurance Documentation
- Issue of Local and Global Insurance policies as appropriate for overseas locations
- Issue of Interest Letters and Tenant Waiver of Subrogation Rights
- Allocate Premium per Tenant and/or Location
- Lease reviews as appropriate for insurance and indemnity provisions.
- Review of Construction Contracts for insurance and indemnity provisions
- Review of Contractor insurance for Client requirements
- Insurance Due Diligence review on mergers/acquisitions

The Insurance Markets

We are constantly investigating new Insurance Markets and Insurance Product Innovations. We have key International Strategic Partners, keeping us at the leading edge of new developments in Global Insurance Markets.

The Insurance Programme Product

Material Damage: To cover for the accidental damage to or loss of the Assets (including or excluding Terrorism and/or Subsidence).

Interruption Risks: To compensate for losses after insured damage for Loss of Income and/or Loss of Rent Receivable.

Extra Expense: To compensate for additional costs incurred e.g. Alternative Accommodation.

Public/Product Liability: To provide indemnity for legal liability as a result of damage to property (Third Party) and/or injury to a person (other than an employee).

Employers Liability: To provide indemnity for legal liability as a result of an injury to an employee.

Environmental Impairment Liability: To provide indemnity for legal liability for pollution incidents and the clean-up/remedial costs.

Engineering: To compensate for breakdown, explosion and collapse damage but also to provide Statutory Inspections as required of passenger Lifts and other plant.

Legal Expenses: To provide legal costs for litigation matters e.g. boundary disputes.

Directors & Officers Liability: To protect directors and executives and for the personal liability under company law.

Errors & Omissions/Professional Indemnity: To provide the Service Provider with indemnity for claims arising from alleged breach of duty, negligence, error or omissions committed in the conduct of professional duties.

Contact The Crotty Team:



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