

Apartment Block Insurance

Our refreshed Apartment Block product offers enhanced cover to better protect your customers. The updated policy wording improves clarity and is easier to navigate. These improvements reflect our commitment to provide flexible, comprehensive, and responsive insurance solutions.

Overview

What we offer:

- Property Damage
- Alternative Accommodation/Loss of Rent
- Employers and Public Liability
- Terrorism (optional)

These covers are operative only if shown in the Schedule

Property Damage

- Covers the Building including fixtures and fittings
- Contents in common areas

Alternative Accommodation/Loss of Rent

- Covers loss of rental income and the cost of alternative accommodation where apartments or commercial units are uninhabitable due to insured damage
- 25% of Buildings Sum Insured
- Indemnity period 12-24 months provided

Employers Liability

- Cover for all management company staff at premises
€13,000,000 general liability insurance

Higher limits available upon request

Public Liability

- Covers the legal liability of the management company or premises owner for injury or property damage suffered by third parties in connection with the insured apartment building. Limit €6,500,000

Higher limits available upon request



Notable Additional Covers

- Reinstatement of Buildings with reduced environmental impact
- Reinstatement of flood damaged Building in a more flood-resilient way
- Location of source of damage and subsequently make good
- Restoration of damaged landscaped grounds to their original appearance
- Fire brigade charges €50,000

Ideal customer segment

We actively target modern, purpose-built blocks with:

- Up to €120,000,000 sums insured
- Split over a number of blocks
- Up to 7 stories high
- Primarily concrete construction
- Non-combustible or LPCB-approved panel (if used)
- Mains-powered linked fire detection extending to underground car parks (L3X)
- Strong access control and perimeter security
- Proactive Risk Management

Non-preferred risk

- Timber-framed construction
- Unremedied building defects
- Converted buildings
- Student schemes
- Holiday lets



Contact us

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Online

intactinsurance.ie/property



The Intact Insurance difference.

Global reach, **local expertise.**



Expert risk management.

Access strong property capacity backed by specialist risk surveyors who deliver actionable insights that strengthen client resilience to support long-term portfolio performance.



Pre quote survey.

Engage early with our surveyors for pre quote assessments that improve underwriting outcomes, accelerate decision making, and deliver solutions for your clients.



Specialist underwriting skills.

Work directly with experienced commercial underwriters who understand complex midmarket risks and are empowered to deliver fast, informed decisions for your clients.

Why Intact Insurance.

At Intact Insurance, we believe insurance is about people, not things. With a team of dedicated professionals in Dublin, Galway, and Belfast, and a worldwide team of over 31,000, we unite deep local knowledge with international expertise to deliver customer-driven solutions that protect what matters most: thriving communities and the people who serve them.

Our teams focus on delivering solutions both locally and globally. Using their knowledge and experience to understand the needs of your clients with specialist advice and guidance.

Our approach to underwriting risk prioritises helping customers protect their assets while maintaining the flexibility to turn complex challenges into straightforward successful outcomes. We'll work closely with you to understand your approach to risk, tailoring solutions to meet your specific requirements.

Our technical expertise is extensive. From underwriting, risk management and claims, to a global network that takes our capability far and wide, you can be confident we will aim to deliver the right insurance solution for you.

Contact information.

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Terms & Conditions, acceptance criteria apply.

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