

NEW

FlatGuard Estates

SPECIALIST COVER FOR THE SPACES IN BETWEEN

FlatGuard Estates provides exclusive and specific insurance, including infrastructure and public liability cover, to help protect communal facilities and estates.



British
Insurance
Brokers'
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FlatGuard is a trading style of Bridge Insurance Brokers Ltd and is authorised and regulated by the Financial Conduct Authority.
Bridge Insurance Limited, Cobac House, 14-16 Charlotte Street, Manchester M1 4FL.

flatguard.co.uk/estates

FlatGuard Estates

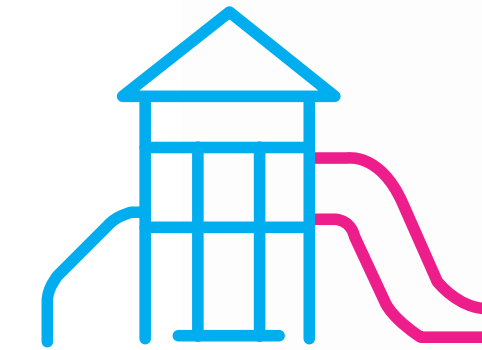
Specialist cover for the spaces in between.



Competitively priced
from just £305



Exclusive tailor-made
facilities with flexible
cover options



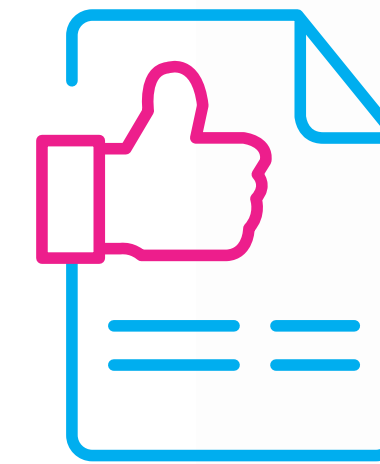
Playgrounds and water
features included
on request



Award-winning
team offering
expert advice



Bridge insures
over £50 billion of
buildings value



Cover arranged with
ease - fast, simple
and secure.



FlatGuard Estates

Comprehensive insurance for housing estates from just £305

If you manage a housing estate, then it's likely you will benefit from estate management insurance to cover the land and activities on it. Tailored for residential developments with shared facilities - like internal roads, pathways, and green areas - **FlatGuard Estates** cover protects against the high costs that can arise from damage or liability in communal spaces.

This essential insurance gives you confidence that you'll be protected in the event of an insured loss e.g. electric gates damaging a vehicle or a child tripping up on a pavement.

As more housing developments feature shared spaces it's never been more important to protect your estate - and everyone in it.





FlatGuard Estates is competitively priced and available for freehold, leasehold and mixed-tenure housing estates. It's offered by FlatGuard, an award-winning, sector-specialist broker.

Stay covered with **FlatGuard Estates**

FlatGuard Estates is a specialist policy designed to protect housing and mixed-use developments from the unexpected - whether it's accidental damage to external communal areas and out-buildings or negligent liability claims from third parties.

Tailored to the needs of residential developments, our comprehensive cover gives you confidence that your estate is protected.

WHAT'S INCLUDED:

- ▶ Infrastructure cover based on your estate's specific requirements
- ▶ Public & Property Owners Liability (with indemnity options of £1M, £2M, £5M or £10M)
- ▶ Employers Liability - included as standard
- ▶ Legal expenses - included as standard
- ▶ Flexibility to refer non-standard features such as playgrounds, events, sports and recreational facilities and water features

What's included with **FlatGuard Estates**



COMPETITIVE PREMIUMS

Annual premiums start from just £305 offering exceptional value for comprehensive estate protection.



EMPLOYERS LIABILITY

If your estate employs staff or sub-contractors, our policy coverage will pay defence costs and damages for death, injury or disease where the policy holder is deemed to be negligent.



INFRASTRUCTURE INSURANCE

Protect the physical estate structures (excluding residential dwellings) that keep your estate running smoothly. Our coverage includes unadopted roads and drainage, communal out-buildings, footpaths, street furniture, and other fixed installations - ensuring the heart of your estate stays intact.



LEGAL DEFENCE PROTECTION

If a legal claim arises from an incident in a shared area, public liability insurance covers legal expenses, including attorney fees and court costs, protecting the estate management or association from financial strain.



PROPERTY DAMAGE COVERAGE

Accidents can happen. If infrastructure within external communal areas - like roads, pathways, or street furniture - is damaged by an insured event, our policy could mitigate the cost of repairs and replacements and recover any losses from third parties on the management company's behalf.



MANAGING AGENT INDEMNITY

For estates with a managing agent, our coverage extends to protect them as well as the policyholder. This ensures the agent can claim under the estate's policy if necessary, safeguarding their role in maintaining shared spaces.



What's included with **FlatGuard Estates**

✓ **ACCIDENT PROTECTION**

Shared spaces, like walkways, parks, and recreational areas, are prone to accidents. With public liability insurance, you're covered for medical expenses and legal costs if a slip, trip, or fall occurs and where the policy holder is deemed to be negligent.

✓ **COVENANT COMPLIANCE**

In many areas, public liability insurance for communal spaces may be required by the lease or by TP1 covenants linked to estate rent charges. Our policy coverage ensures the policy holder remains compliant with these obligations, offering protection that supports effective estate management and charge recovery.

✓ **PEACE OF MIND**

Mitigate financial risks with comprehensive insurance that offers peace of mind to property managers, residents, and homeowners' associations. With extensive policy coverage, everyone can feel secure.



Proudly part of



Why choose FlatGuard

FlatGuard delivers more than just insurance. We provide confidence, clarity and specialist protection for the residential property sector. We focus exclusively on blocks of flats and housing estates, offering market-leading cover, tailored policies and expert support.



We make it our business to understand yours. With over 50 years of property insurance experience, our clients benefit from a dedicated real estate team, bespoke programme design and in-house risk and claims management.



This is all backed up by a business that has Chartered Institute status, more than £50 billion in insured value and approx. £90 million in Gross Written Premium and more than 115 employees based in our London and Manchester offices.



Ministry of Housing,
Communities &
Local Government

We're proud to partner with The Property Institute and to have The Ministry of Housing, Communities & Local Government (MHCLG) name Bridge Insurance Brokers Ltd, through its FlatGuard brand, as a business that has officially pledged insurance broking best practice, by employing an ethical approach to the insurance placement and management of buildings with identified fire-safety issues.



And we don't just talk the talk. FlatGuard was named Insurance Broker of the Year at both the 2024 and 2025 The Property Institute ACE Awards as well as at the Property Management Awards 2024.



Enjoy peace of mind for your shared spaces

Managing communal spaces and residential developments comes with many risks, including infrastructure and public liability claims, high costs, and damage. Without the right insurance, you could face unexpected repair bills, legal fees, or financial exposure if something goes wrong. That's why we created **FlatGuard Estates** – specialist cover designed to protect estates like yours.

Talk to our expert team today and discover how **FlatGuard Estates** can work for you.

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