

ABOUT JAMES HAMPDEN

James Hampden Insurance Brokers Ltd was established in 1978 and has been under present management since 1998. In the years since then the business has evolved, becoming a leading independent commercial insurance broker, providing innovative solutions for our clients.

We are a Lloyd's Broker placing UK and International business in the London and provincial insurance market. We have offices in both London and the East Midlands.

We do more than tick boxes. By listening to our clients and asking searching questions we look to provide the most appropriate solution to their insurance requirements. If you want to talk through your options, we are happy to supply impartial advice.

We thrive on challenges and are keenly aware that new problems call for flexible and creative thinking. Whilst embracing modern technology to streamline our processes, we place the emphasis on people. Our staff are our most important asset - at the heart of our business. Their product knowledge, experience and attitude are what make our company special.

We have developed long term working relationships with our clients through our insistence on maintaining the highest standards of service.

We welcome the opportunity to demonstrate how our service could help you or your organisation.

PROPERTY INSURANCE

Please note, that the property insurance policy we offer is underwritten by Zurich Insurance under their PowerPlace Property Owners contract. Zurich Insurance Company is a limited company incorporated in Switzerland. Registered in the canton of Zurich no. CH-020.3.929.583.0. UK branch registered in England no. BR 105. UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire, PO1 1DU.

Key Features

- All sums insured are index-linked to stay in line with inflation
- The period of cover runs for a period of 12 months and is renewable annually.

Cover

The policy is underwritten on an "All Risks" wording and a summary of the perils insured are detailed below:

Fire, Lightning, Explosion, Earthquake, Smoke, Theft or Attempted Theft, Malicious Damage (including damage caused by tenants.), Storm or Flood, Riot, Civil Commotion, Strikes or Labour Disturbances, Leakage of oil from any fixed heating installation, Accidental Damage, Subsidence, Heave and Landslip, Aircraft and other aerial devices or articles dropped from them, Breakage or Collapse of Aerials, Aerial Fittings and Masts, Cost of alternative accommodation if the insured premise is uninhabitable after an insured event.

Property Owners' Liability cover up to £5,000,000 indemnity any one incident. In respect of terrorism the limit is restricted to £2,000,000.

Employers' Liability cover for up to £10,000,000, indemnity any one incident. In respect of terrorism the limit is restricted to £5,000,000

Costs

An average premium for a rebuilding value of £100,000 can be £168.00 including 5% insurance premium tax. However premiums are determined by the postcode in which the premises are located and the value to be insured.

Principal Policy Exclusions

- The first £250 of each and every claim for loss or damage (increased to £500 for Unoccupied Premises and £1,000 for subsidence, Landslip or Heave.)
- General maintenance, wear and tear, electrical breakdown, rot, woodworm, vermin, normal settlement, insects, corrosion, rust, gradual deterioration, market depreciation.

Whilst we have this specific arrangement with Zurich Insurance, we do not confine our Property Owners business solely to this market, and where the client's demands and needs do not align themselves with this market, we will approach other insurers to obtain quotations.

Payment Options

- Cheques
- Credit/Debit Cards
- Monthly Instalments (subject to an additional charge and acceptance by finance company.)

Contact Details

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