



Caxtons Insurance *Case Studies*

Under Caxtons' exclusive insurance cover through Pi-Property Insurance, not only are our premium rates with insurers extremely competitive, but also the extent of the 'All-Risks' cover provided under the policy is second to none.

A number of case studies are outlined below to illustrate just a few of the many useful, additional features of cover.

Tree Felling & Lopping

Residents in a block of flats were rather anxious about the state of a beautiful old oak tree in the gardens. They were all agreed that although the tree enhanced the grounds, they were nevertheless anxious that some of the old branches looked distinctly unsafe.

From time to time the resident's management board and Caxtons would discuss what action to take about their concerns. Although the tree certainly didn't need to be felled, there was no question that some of the offending branches should be lopped without further delay.

The residents were surprised when they were told that Pi-Property Insurance would pay for this. They had been under the impression that there would have to be damage to the insured property before anything could be claimed under insurance.

They were delighted to discover that they could successfully claim up to £2,500 because the tree's condition represented a threat to life and/or property.

A unique feature of Pi-Property insurance

Storm Damage to Gates & Fences

A standard exclusion from property insurance cover is Storm Damage to Gates & Fences. But not with Pi-Property Insurance.

Pi-Property Insurance will pay for reinstatement of gates and fences damaged by falling trees or where the insured building itself has also been damaged by the storm.

Once again, Pi-Property Insurance goes the extra mile

Fly Tipping

An investment client of Caxtons owns a small business park. They had become concerned about several incidents of anti-social behaviour with some youths gathering in the area outside business hours.

One morning we received a call from one of the tenants saying that a burned-out stolen car had been left in one of their car parking bays. Could we arrange to have the vehicle removed; but who would bear the cost?

By lunchtime the same day, Caxtons had had the vehicle removed, and the area cleaned. The cost was paid by the insurers so the tenants did not have to pay any additional service charge.

The cost of removal of fly tipping is automatically included under Pi-Property insurance unlike standard policies.



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Eviction of Squatters

Shortly after tenants had vacated a light industrial unit on a trading estate but before a new lease was completed and the new tenants were able to move in, a property owner was faced with having to deal with illegal occupation. Rogue traders had set up their vehicle maintenance business without any kind of consent. Legal advice was taken and together with Caxtons, a strategy was devised to resolve the issue and remove the squatters. Although the squatters had not damaged the property, the landlord was faced with having to pay for the professional advice he had received.

Fortunately, the landlords Pi-Property Insurance policy covered the costs associated with the eviction of squatters – even though no damage had taken place. He was delighted to learn that the policy would provide cover up to £15,000 any one event; and up to £30,000 during any one period of insurance.

Very quickly the process of eviction was begun and the situation was satisfactorily resolved.

[Another innovative feature of Pi-Property Insurance](#)

Emergency Access – Concern for Residents

One of Caxtons' tenants living on her own recently had a fall. Unfortunately, although her neighbours heard her cries for help and called the emergency services, the property was secured from the inside they were unable to gain access. When the paramedics arrived they were forced to break in through a window.

Our 87 year old tenant was taken quickly to hospital and was able eventually to make a full recovery. On her return home she was pleased to see that her window had been repaired in the meantime.

Acting on behalf of our client, the tenant's landlord, we had been able to get the necessary repairs carried out and reclaim the cost on the landlord's insurance policy with Pi-Property Insurance.

[This claim would not have been covered under a standard Policy – but thanks to the extra wide cover under Caxtons' exclusive insurance scheme, the claim was settled immediately](#)

Removal of Nests and Vermin

The owner of a Trading Estate was very troubled by the fact that he had some unwanted tenants – rats, from the adjoining railway embankment. This was a particularly sensitive issue as the rats infested one of the units used by a tenant for the storage of foodstuffs.

Without delay, a firm providing pest control services were appointed, and the rats were eradicated.

The owner was delighted that the problem was resolved quickly and that the cost was met by Pi-Property Insurance.

[Another feature of Caxtons' exclusive cover with Pi-Property Insurance](#)



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