

An aerial photograph of a suburban neighborhood. The houses are mostly two-story buildings with dark brown tiled roofs. The walls are in various colors: white, yellow, light green, and teal. Some houses have multiple windows with white frames. There are several palm trees and other green plants scattered throughout the neighborhood. The overall scene is bright and sunny.

HOWDEN

Property insurance

Tailored protection for
your assets

Navigating property coverage complexity with confidence

Property insurance can be complex, leaving policyholders struggling to grasp the fine print and limitations. Customisation options are often lacking, which can result in inadequate coverage, exposing individuals and businesses to financial risks.

Our Property Insurance policy offers comprehensive protection against physical loss or damage to your property. In contrast to fire and allied perils insurance, this policy provides a broader scope of coverage. Furthermore, it can be customised to suit your specific needs, providing a tailored solution for peace of mind.

A typical all-risks policy offers comprehensive coverage options for insured properties, which may include:



Fire, lightning, explosion, falling of aircraft, and smoke



Riot, strikes, malicious damage and civil commotion



Typhoon, storm, flood, and water damage



Earthquake, volcanic eruption, and tsunami



Landslide and subsidence



Theft and burglary

A property insurance policy can be enhanced with the following extensions:



Accidental damage to plate glass



Debris removal expenses



Fire brigade charges and extinguishing expenses



Professional fees coverage (architects, surveyors, legal, and consulting engineers)

By adding these extensions to the Property Insurance policy, individuals and businesses can tailor their coverage to specific risks and requirements, enhancing the overall protection the policy provides.

Notable exclusions:



Terrorism and sabotage



Delay, loss of market, or consequential loss



Dishonesty or fraudulent acts



Wear and tear, inherent vice



Pollution or contamination



Cyber risk

Safeguarding operational continuity: machinery breakdown

Don't let machinery breakdowns
disrupt your business – trust our
comprehensive machinery coverage
to keep things running like clockwork.

Machinery breakdown poses a significant risk for businesses relying on equipment and machinery to drive their operations. In such instances, having additional coverage specifically designed for machinery breakdown becomes crucial.

Enhance your policy with machinery breakdown coverage tailored to your needs and tariff regulations.

Business interruption

Business Interruption insurance sometimes referred to as consequential loss or loss of profits is crucial for businesses as it provides financial protection against the potentially devastating consequences of property damage and operational disruptions.



This coverage, combined with a Material Damage policy, ensures businesses can quickly recover and resume normal operations. It covers the loss of gross profit or gross revenue during the interruption period and provides coverage for increased operating costs.

Furthermore, it covers increased operating costs and requires businesses to select an appropriate indemnity period for a full recovery and return to pre-loss turnover.

About Howden

Insurance excellence without borders.

Howden is an international insurance group made up of talented experts with the freedom and support to do what we do best. We are united by a shared passion and no-limits mindset, and we collaborate to create a powerful international team that can rise to any challenge. Together, we are working to change the insurance narrative – supporting our clients while using insurance as a tool to increase resilience for individuals, businesses, and communities.

\$42bn

Premium placed into
international markets

115+

Territories

19,000

Employees

- 
- A world map with a blue background. Yellow dots are placed in North America, Europe, and South America. Green dots are placed in Africa, Asia, and Australia. These dots represent the territories where Howden or its partners operate.
- Howden / Howden Specialty territories
 - Howden One partner territories





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