PROPERTY ALL RISKS: COMMERCIAL

BUILT FOR COMMERCIAL PROPERTIES WHERE INCOME DEFINES VALUE

The value of a commercial property is measured by more than its replacement cost. Office buildings, shopping centres, warehouses, industrial properties and commercial property portfolios derive their value from their ability to generate income, maintain occupancy and support long-term investment performance.

As commercial property environments grow in scale and complexity, tenant stability, occupancy levels and income generation become increasingly important to overall asset performance. When disruption occurs, the consequences often extend beyond physical damage and influence broader financial outcomes.

Property All Risks: Commercial is designed for these environments, providing protection for commercial property assets while supporting continuity, recovery and income preservation following a loss.

WHEN THE INCOME STOPS

Buildings can be repaired. Lost rental income cannot be recovered in the same way.

Commercial properties are designed to generate income. When a major loss occurs, the consequences can extend beyond physical damage and affect occupancy, rental streams and financial performance.

Vacant space, interrupted rental income and reinstatement delays can continue influencing the asset long after the original event has occurred.

In commercial property environments, the true cost of a loss is often measured by the income that cannot be generated while recovery is underway.

PROTECTION FOR INCOME-PRODUCING ASSETS

When income depends on the performance of the asset, protection must extend beyond physical damage alone.

A loss affecting a commercial property can influence more than the structure itself. It can affect tenant stability, occupancy levels and the broader financial performance of the property.

Property All Risks: Commercial addresses this challenge through an integrated framework that combines protection for commercial property assets, rental income exposures and associated liability risks within a single structure.

By recognising the relationship between physical damage, occupancy disruption, rental income and financial consequence, the product helps support both asset preservation and income continuity following a loss.

RECOVERY UNDER PRESSURE

When a major loss occurs, the challenge extends beyond repairing the physical structure. Tenants may be displaced and leasing activity may be affected while reinstatement is underway.

In commercial property environments, recovery often involves more than rebuilding. It requires restoring the conditions necessary for tenants to return and occupancy levels to stabilise.

The speed and effectiveness of recovery therefore influence tenant retention, asset performance and the broader financial consequences of the loss. Delays can affect leasing activity, occupancy levels and the ability of the property to return to expected income generation.

Effective recovery is not simply about reinstating property. It is about returning the asset to stable occupancy and normal income generation as efficiently as possible.

DIFFERENT PROPERTIES. DIFFERENT EXPOSURES.

Commercial property assets vary significantly in their size, tenant profile and occupancy structure.

Office buildings, shopping centres, warehouses, industrial properties and commercial property portfolios each present different exposures and performance considerations. Effective protection therefore requires an understanding of the asset, its tenant profile and the risks associated with its operation.

Occupancy patterns, lease structures, tenant concentration and income dependency can vary considerably between properties, influencing both exposure and recovery priorities following a loss. The operational realities of a multi-tenant office building differ significantly from those of a logistics warehouse, retail centre or industrial facility.

Property All Risks: Commercial can be aligned to the specific characteristics of the property, supporting a broad range of commercial real estate environments while maintaining a consistent focus on asset protection, occupancy stability and income preservation.

SUPPORTED BY SPECIALIST CAPABILITY

Commercial property owners require more than building protection. They require an understanding of the relationship between property risk, tenant exposure and financial return.

Dedicated underwriting, claims, technical and risk management teams support the evaluation of commercial property risks throughout the risk lifecycle. Specialist surveyors, fire engineers, quantity surveyors, assessors and investigators assist with risk identification, mitigation planning, recovery preparedness and post-loss support.

This capability helps property owners better understand property exposures, tenant dependencies and recovery priorities that may influence long-term asset performance and income generation. It also assists in identifying factors that may influence occupancy stability and recovery following a significant loss.

PROTECTING THE ASSET PROTECTS THE INCOME

In commercial property environments, the consequences of a loss are rarely limited to the physical damage itself. They influence tenant retention, rental streams and long-term value.

The true measure of protection is therefore not simply how effectively a building is repaired, but how efficiently the asset can return to generating income.

Alpha. Protecting Futures | Mitigating Risk.