

10 Reasons to Join Talbot and Muir's Insurance Scheme

This bespoke insurance scheme is administered by Erskine Murray Insurance Brokers, via Talbot and Muir, and underwritten by RSA Insurance Plc. With many property insurance products in the market, how will you be benefiting from our scheme? We give 10 reasons why.



1. Market-leading Wording

Benchmarked against policies in the market, ours includes unique cover enhancements. Tailor-made for wealth management, SIPP and SSAS clients.



6. Low Excesses as Standard

The market standard excess of £1,000 applies for subsidence losses, but for any other property damage claim the highest excess you will have to contribute is £100.



2. Meets Requirements of Professional Trustees

Our policies are designed to meet your demands and needs, by protecting all relevant parties, and include £10m Property Owners Liability, 3 Years Loss of Rent and Terrorism cover.



7. Dedicated Point of Contact

At Erskine Murray you will have your own dedicated point of contact for all your insurance queries.



3. A Portfolio Approach to Underwriting

A large volume of risks are considered together with wide acceptance criteria. This also helps insurers to plan against loss expectations which can mitigate future price increases brought about by out-of-character claims performance and changes in legislation.



8. A-Rated Insurer

RSA is an A-rated insurer in terms of financial strength and stability, as defined by Standard and Poor's, and Moody's. RSA has been operating for over 300 years and is one of the world's leading multinational insurance companies.



4. Voted Number 1 Claims Service

RSA's dedicated claims service voted as number 1 in a Net Promoter score of Insurers and Brokers.



9. No Admin Fees or 'Hidden Charges'

We do not charge any admin fees for changes made throughout the course of the policy.



5. Same Day Express Claims Service

RSA's Express service aims to conclude ALL Material Damage claims under £5,000 (excluding subsidence claims) within 24 hours (working hours Monday to Friday 9am – 5pm).



10. Risk Management Support / Advice

A host of benefits include assistance with valuations through Desktop Valuations; access to Vacant Property Specialist if your property is unoccupied; as well as site visits that can be arranged.

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