

Real Estate Practice

Innovative Insurance



About Howden

We put our clients businesses first; protecting and growing your business is personal to us.

Howden are specialists in the analysis and placement of insurance for the Real Estate sector. Our Hong Kong team has an unrivalled number of years of industry specific experience and market knowledge.

With headquarters in London, we also have a strong footprint both across the UK and globally. Together with Howden One, our global specialist insurance broking network, we can provide a visible and responsive service to meet your needs.

The Howden Real Estate team are here to assist with all of your insurance needs; providing unparalleled experience in configuring transactions and broking clients' business into the marketplace.

Our extensive knowledge into how organisations in the Real Estate sector create and maintain value, plus our insight into the market, enables us to provide innovative solutions in this specialist area.

Creating value for you

Sharing our extensive knowledge and expertise allows our clients to make informed risk management decisions. We will ensure all of our resources – people, knowledge, technology and experience – come together for a single purpose; to protect our clients against events which may adversely impact their financial security and on-going success.



QUALITY SERVICE

Experienced service team

Claims advocacy

PLACEMENT

Access to local and global markets

Competitive premiums

Bespoke programme and wording

RISK MANAGEMENT

Innovative solutions and services

The risk lifecycle

Our team offers extensive advice and support throughout the lifecycle of our clients' property investments; from site acquisition, constructions phase, to the on-going risk management of the asset.



Pre-acquisition

Due Diligence

Within commercial real estate transactions, there is often a complex web of insurance arrangements that need skill and expertise to understand and put into context in the interest of the client – be that a funder, purchaser or vendor.

Detailed and expert consideration of the insurances during the due diligence process will lead to an informed outcome in any decision making process.

The Howden Real Estate Due Diligence team is highly experienced in the Real Estate Insurance sector. We can help with establishing the appropriateness of inherited arrangements, and recommending improvements to agreed standards. We can also call upon the additional specialist resources within the wider Howden group, in the UK and across the world.

Additional Covers

The Howden team are here to provide you with all the cover you need to protect against your complete risk profile. Utilising the Howden network, we can provide advice on which additional covers we would recommend for your business, including:

- Cyber Insurance
- Environmental Impairment Liability – insuring you for risks arising from your past or current operations for which you retain legal liability. Cover includes claims for clean-up, bodily injury and property damage arising from pollution.
- Directors and Officers (D&O) Insurance.
- Professional Indemnity.
- Terrorism Insurance.
- Warranty and Indemnity (W&I) Insurance.

Contact your account handler for more information on additional covers.

Portfolio Management

Risk Management

Risk management is an increasingly important function of any Real Estate organisation. Howden consultants are experienced in managing client portfolios to mitigate risks, so that you can focus on maximising growth and utilisation.

Due diligence on new acquisitions and recommendations to achieve agreed standards.

Refurbishment contract works & lease/contract reviews.

Risk management and insurance for ongoing business operations.

Claims Capabilities

Howden's approach to claims handling is to listen to clients' needs and design a claims solution that will complement the way our clients run their business. Our proprietary claims app dramatically improves the whole claims cycle for our clients.

Our in-house claims management team help in reviewing your processes to identify any potential areas of improvement in claims handling, and simplifying the claim process in order to quickly progress to settlement. We will work with you to understand your risks, better analysing your claims data, identifying claims trends and identifying risk management initiatives in order to drive improvements.

Disposal

Achieving a clean exit

The Howden M&A team can provide Warranty and Indemnity (W&I) Insurance to reduce the risk of contingent liabilities arising from future claims, allowing sellers a clean exit. Warranty and Indemnity Insurance (W&I) provides assurance that if something comes up, even after the deal has been complete, the situation can be rectified without the need to engage in allow sellers to move seamlessly to their next investment or immediately distribute funds elsewhere.

Trusted partner

Having the right insurance and risk management programme is critical when operating in the volatile Real Estate sector. It is not enough to simply base decisions on an existing policy. We create meaningful relationships and are accessible throughout the year to advise our clients on risk related matters.

We conduct detailed annual reviews to ensure that clients' policies remain fit for purpose, always reflect their current circumstances and preferences and continue to deliver value.

Things move rapidly in the Real Estate sector and we make sure that our clients are well equipped to deal with any challenge or obstacle, allowing them to focus on reaching their business objectives.



The Howden difference

Our founder, David Howden, set up this business to be different. Despite now being a business of significant scale, the principles that formed the foundation of the business in 1994 still hold true today.

People first

Our people are our most important asset. We nurture and train our employees so they can reach their full potential.

Employees benefit from a culture where effort is rewarded and meritocracy is embraced, where people have fun and enjoy their work.

Our clients benefit from our highly motivated, expert teams.

No limits

We are ambitious for ourselves, our clients, and our business.

A progressive and open-minded culture means employees deliver the unexpected and push boundaries.

Clients have the advantage of the people working for them striving every day for the exceptional.

Socially committed

We want to give back some of what is given to us.

Employees thrive in an environment where they are encouraged to fulfill their own social responsibilities.

As a company, we contribute to our local communities, which motivates our employees and supports a caring, sustainable world for us and our clients.

Owner's mindset

We are all entrepreneurs! Employees demonstrate an owner's mindset, where they use their own resources and initiative to help the business grow.

Employees feel empowered, and their contribution valued. Employee ownership schemes mean they become invested in the success of the business and will go the extra mile for clients. Because they truly care.



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