PROPERTY OWNERS POLICY

January 2026

Applicable to policy wordings:

- POA-0126

TARGET MARKET STATEMENT

PRODUCT DESCRIPTION

Matrix Underwriting's Property Owners product (POA-0126) is distributed on behalf of Amtrust Europe Limited.

The Property Owners product provides cover for physical loss or damage to Buildings, Landlords Contents along with Loss of Rent receivable extending further to give Property Owners Liability cover. It is designed to cover Commercial Property in the United Kingdom, Channel Islands or the Isle of Man

PRODUCT GOVERNANCE PROCESS

The Property Owners Insurance product was subject to approval from our board of directors and undergoes a periodic review of management information relating to claims, complaints and renewal retention rates. In addition, the wording has been reviewed by the management team in conjunction with the relevant capacity provider. The complaints volume for the product remains low and data analysis does not indicate that there are systemic issues with the product which may affect customer outcomes or product value.

TARGET AUDIENCE

Property Owners products are designed for Commercial Property owners located in the United Kingdom, Channel Islands or the Isle of Man

ELIGIBILITY

- Property owners must be registered in the United Kingdom, Channel Islands or the Isle of Man.
- Maximum period of insurances bound will be 12 months plus odd time not exceeding 18 months in total

TYPES OF CUSTOMER FOR WHOM THE PRODUCT WOULD BE UNSUITABLE

Property Owners Insurance is not suitable for:

- Residential Risks
- Non-UK based risks
- Customers not domiciled in the United Kingdom, Channel Islands or the Isle of Man

DISTRIBUTION METHOD

This product is distributed through UK-based, retail insurance brokers.