

Innovative protection through ownership and use.

One comprehensive policy that replaces
complexity with simplicity.



Opportunities, unlocked.



The one solution that's better for everyone.

Just as W&I simplified a group of risks at a stroke, now O&U does the same for the risks your clients face across their ownership and use of the property.

O&U is the latest innovation from CLS Risk Solutions. With deep and established legal, data and insurance expertise, our team has created O&U as a financial tool that both comprehensively reduces risk exposure and provides administrative simplicity.

We've also teamed up with RSG to create an Integrated Real Estate Product (IREP). It combines O&U with W&I and provides comprehensive transactional risks cover for real estate deals.

Risk is less risky when you're one step ahead of it.

Helping you unlock more.

Policy features

- O&U is an innovative insurance tool that provides cover for risks arising from issues relating to Title to Shares, Title to Property, Public Law and Environmental. All under one policy.
- Backed by ERGO Versicherung AG, with a financial rating of AA- (Very strong) by S&P.
- Our collaboration with RSG lets you combine O&U with W&I (IREP), providing comprehensive transactional risks cover.

Scope of cover

- O&U cover is valid for asset ownership period.
- Maximum LOI €250m in Germany.
- Forward looking cover for use risks such as permits, environmental and restrictive covenants.
- Ground up cover and forward looking.
- Title to Property cover for set of standard real estate risks.
- Top Up cover to reach full asset value.
- Known Risks cover that includes W&I real estate led exclusions.
- Environmental Insurance for historic contamination

Key benefits

- Combining O&U and W&I as an Integrated Real Estate Product (IREP) is better operationally because:
 - Our wordings complement each other, leading to better coordination during a claim.
 - If a real estate related identified risk is discovered during the due diligence process, O&U can include these risks in scope of cover.
 - And, we'll have been involved in the underwriting process from day one. So we can balance the unknown risks and known risks under one policy, increasing the likelihood of getting cover.
- By separating real estate related risks from W&I, your client is better protected because the O&U trigger is NOT limited to risk as expressed in any warranty. This provides comprehensive protection for real estate related risks.
- ERGO's capacity gives you financial stability and security few other MGAs can match. So you know we'll pay you if there are any issues.
- One policy means only having to call one person to talk about your cover.

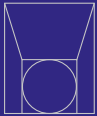
Talk to us about your properties.

Get in touch with Will Brooks

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Our property tools



Planning Costs



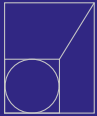
Ownership & Use



Environmental



Judicial Review



Legal Indemnity



Rights of Light



Structural

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CLS Risk Solutions Limited is registered in Malta, company registration number C 77678 and is authorised and regulated by the Malta Financial Services Authority. CLS Risk Solutions Limited is enrolled in the Agents List to act as an Insurance Intermediary in terms of the Insurance Distribution Act 2006.

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Europe product sheet