

# COMMERCIAL PROPERTY INSURANCE

Our dedicated Cayman team provides specialist Commercial Property insurance solutions for property owners, business owners, developers and strata managers across the Cayman Islands.

With deep understanding of local market conditions and Caribbean catastrophe exposures, we ensure that assets are protected against the financial impact of events such as windstorm, hurricane, earthquake, flood, burst pipes, fire and theft.

Our approach is built on strong local presence, rapid responsiveness and access to A Rated global capacity.

## Target Clients

- > Commercial Strata Corporations
- > Commercial Property Owners & Landlords
- > Business Contents Owners and Tenants
- > Property Investors & Real Estate Portfolios
- > Developers & Property Managers

## Coverage Available

- > **Building Coverage** - Protects the physical structure, including walls, roof, floors and permanent fixtures.
- > **Contents Coverage** - Covers business assets, equipment, furniture and electronic devices located within the premises.
- > **Business Interruption** - Protects against the financial impact of temporary closure following an insured event.
- > **Loss of Rent** - Covers rental income lost while the property cannot be occupied after a claim.

## Optional Policy Enhancements

- > **Trace & Access** - Costs associated with locating the source of a leak and making the area accessible for repair.
- > **Loss of Metered Water** - Covers unexpected high water charges resulting from accidental escape of water.
- > **Sewer Back-Up** - Protection against damage caused by the back-up of drains or sewage systems (non-negligence based).
- > **Debris Removal & Professional Fees** - Covers engineering, surveyor or architect costs associated with reinstating the property.
- > **Hurricane Deductible Buy-Back Options** - Flexibility to reduce deductible impact following named storm losses (subject to underwriting).

## Working with Consilium Cayman

Consilium is a global specialty (re)insurance broking business, delivering superior results for our direct clients, partners and intermediaries across the Cayman Islands and internationally.

### Service promise

We pride ourselves on being accessible and available 24/7/365 and commit to acknowledging all enquiries within one working day of receipt.

### Client focused

Clients benefit from one senior, dedicated point of contact throughout the full lifecycle - from first enquiry to placement, renewal and claims support - ensuring consistency and advocacy at every stage.

### Superior results

We combine local market access in Cayman with A Rated global carriers through our London team, enabling us to design resilient, competitive insurance solutions supported by deep product expertise and strong market negotiation.

## Contact the team

Need a quote or more information?

Email [contactcayman@consiliumbroking.com](mailto:contactcayman@consiliumbroking.com) or speak to one of the team:



### YAREMIS HYDES

Managing Partner -  
Cayman Risk Solutions

📞 +1 (345) 526 4868

✉ [yaremis.hydes@consiliumbroking.com](mailto:yaremis.hydes@consiliumbroking.com)



### BASIL MONTEITH

Senior Partner -  
Cayman Risk Solutions

📞 +1 (345) 526 4393

✉ [basil.monteith@consiliumbroking.com](mailto:basil.monteith@consiliumbroking.com)



### RORI-LEIGH MIGHTY

Partner -  
Cayman Risk Solutions

📞 +1 (345) 526 5106

✉ [rorileigh.mighty@consiliumbroking.com](mailto:rorileigh.mighty@consiliumbroking.com)