

# Cladding creates complex renewals, but FlatGuard delivers



## ABOUT WILDHEART

Wildheart Residential Management was founded by Simon Halls in 2008. The company now has over fifty employees, with offices in Liverpool, Nottingham, Epsom and Eastbourne. [www.wildheart.co.uk](http://www.wildheart.co.uk)

## RELATIONSHIP WITH FLATGUARD

FlatGuard started working with Wildheart in 2019. Wildheart MD Simon previously knew members of the FlatGuard team and was familiar with the calibre of their insurer relationships and specialist property knowledge. These were two of the key reasons Simon began his company's relationship with FlatGuard. The Wildheart teams now liaise regularly with FlatGuard employees across both the Manchester and London FlatGuard offices.

## OVERVIEW OF INSURED PROPERTIES

Wildheart became FCA regulated in 2024 and has now moved as much of its business as possible to FlatGuard. The properties FlatGuard insures vary hugely as the company manages over 500 blocks and estates and over 7000 units.

## CLADDING ISSUES

Cladding issues have been the focus for two of Wildheart's properties recently. One is a 24-apartment high-rise building in a landmark, prestigious site in Eastbourne. Another client is a freeholder who owns a 7-apartment building in Stepney, London.

FlatGuard took over the broking of new policies for both properties, both of which were quite challenging.

There is a pending cladding remediation project at the apartment high-rise. Costs are being met by the Government's Cladding Safety Scheme, so FlatGuard worked with an insurer who had a specific scheme for higher fire risk buildings where there is a clear government-backed remediation path.

External façade issues also made the Stepney property a particularly complex renewal. However, FlatGuard and Wildheart worked closely with the insurance company, enabling the freeholder to achieve a noticeable saving compared with the previous policy.

In both situations, the premium was reduced by a significant amount. Wildheart was delighted to get a significantly better policy in place for the benefit of the clients and leaseholders - and all the cladding issues will be resolved in the coming months.

Talk to our expert team today and discover how FlatGuard can work for you.

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## BENEFITS OF WORKING WITH FLATGUARD

The FlatGuard team's knowledge of the cladding issue, the Government schemes and access to Bridge's brilliant insurer relationships meant that in each case, the most suitable, cost effective and building-specific policy was negotiated.



wildheart

Simon Halls  
MD Wildheart

*“ The FlatGuard team understands the intricate, expensive and emotive issue of cladding and exterior works in high rise properties and block buildings. They are completely up to speed on the latest legislation, payment schemes, Government support and the risks to block owners and tenants. Having that support is priceless when it comes to securing the best possible insurance policies for our customers. Plus, they are all just great to work with! ”*

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