

FlatGuard takes time to find solutions for Evolve's old and new properties.



ABOUT EVOLVE

Benjamin Hume started Evolve Block and Estate Management from a filing cabinet six years ago and in that time, he has built up a business with over 60 properties and 15 employees.

The award-winning company is based in the South, with a varied portfolio spread across Hampshire, Wiltshire and Dorset, working with multiple freehold clients, management companies, RTM companies and share of freehold management companies.

RELATIONSHIP WITH FLATGUARD

Benjamin started working with FlatGuard on a very unique property - a castle! Built on a riverbank, with a range of unique features such as oak-panelled corridors, the castle had extraordinarily complex insurance needs. Evolve was a new business and needed a broker that would advise its team to ensure each specific element of the property was covered.

Fast forward to today and FlatGuard insures 10 more Evolve properties - and this is soon to increase considerably. The two teams work very closely together to understand Evolve's unique sites - some of them with elevated levels of perceived risk - taking the time and using open and honest communications to find suitable solutions.

HILL STREET AND ROSIDA GARDENS

Two of Evolve's properties illustrate the value of patient and thorough risk assessment, even though they are very different.

Hill Street in Trowbridge is a Grade 2 listed building. Benjamin initially struggled to get flood cover for this property, as the adjacent river flooded a few years ago. Rosida Gardens, meanwhile, is a modern block with rising premiums thanks to ongoing plumbing issues. A high claims history was pushing costs up.

The FlatGuard team took the time to examine every single detail of these properties and their ongoing insurance struggles.

The issue with Rosida Gardens was similar – detailed conversations just were not happening, so 'on paper' the situation looked worse than it actually was. The modern building had plumbing issues thanks to push fit connections and very modern slim pipes which were leading to slow sewage. The FlatGuard team examined these issues closely then spoke directly to the underwriters to recalibrate the policy, changing the excess structure in a way that kept the insurer happy, while saving money for Evolve, its client and their tenants.

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

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BENEFITS OF WORKING WITH FLATGUARD

Benjamin credits the team's attention to detail, combined with their complete understanding of property and all the potential risks of different building types. By working closely together, taking a logical, human approach, and understanding the level of ongoing work that needs to be done on both sides, Evolve and FlatGuard have ensured that risks are mitigated, and premiums are kept competitive.



Benjamin Hume
CEO Evolve
Block and Estate
Management

Nothing is ever straightforward, and insurance simply cannot be done by algorithms. It takes time, effort and understanding. There is a finite number of underwriters and FlatGuard knows them and how to work with them – and also knows what we can do as agents to mitigate the risks. It's an ongoing partnership. Investing in reducing the risk in the first place and then continually assessing each property to ensure the best solution is always the one used. It takes time, but it is an incredibly satisfying process and we really appreciate the dedication of the FlatGuard team.

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