

# Honest, efficient and informed - FlatGuard fits in with Homestead



## ABOUT HOMESTEAD

Homestead has been operating in the block business for almost 50 years. The award-winning agent manages leasehold blocks, estates and retirement living developments across North West England, the Midlands and Wales, with offices in Lytham, Conwy and Leicester.

## RELATIONSHIP WITH FLATGUARD

FlatGuard started working with Homestead just under a year ago. Prior to that, the company had only worked with two other insurance brokers, as Homestead places a great deal of value on long-term relationships.

The arrangement is very much a partnership. The whole FlatGuard team works very closely with the MD David Bentham, whose parents started the business in 1977, and Director Sandra Jagger, who has been with the business 20 years.

## OVERVIEW OF INSURED PROPERTIES

Homestead's properties vary hugely in size, from six units to over 500. They range from low, mid and high-rise apartment blocks to listed buildings, mixed tenure developments and commercial units.

## FLATGUARD ADDING VALUE

The FlatGuard team brings expertise in differing needs and risks. As well as auditing the insurance on the various properties - and saving tenants considerable sums of money in doing so - they have been able to react quickly and efficiently to a variety of issues.

Such as when a block urgently needed assessing by a Fire Officer and the policy had to be immediately changed along with new alarms fitted. It was over the Christmas 2024 period, but FlatGuard responded swiftly, ensuring the insurer was fully informed and that appropriate policy updates were implemented without affecting the property's habitable status.

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

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NEWS OF THE PROPERTY  
BLOCK MANAGEMENT  
AWARDS 2025  
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## BENEFITS OF WORKING WITH FLATGUARD

Being able to provide quick, comprehensive, and cost-effective cover is thanks to FlatGuard's expertise. But quick responses also rely on everyone involved having the right knowledge. Fire safety is a big issue in new blocks – and a topic that has been debated at FlatGuard's Proper Talk events – and both the Homestead and FlatGuard teams demonstrated their knowledge to deal with the Christmas issue.

Construction times and material costs are being constantly reduced, and these are key reasons why a thorough broker is vital. Developers are under pressure to make the most profit possible, but the safety of buildings for tenants comes first. With millions of new build homes being planned over the next five years, close and honest liaison between developers and insurers will be even more essential, so that there are no costly defects that need correcting. Homestead has that relationship with FlatGuard.



**David Bentham**  
MD, Homestead

*// We've been working with FlatGuard for just under a year and, in that time, we have already been really impressed with the efficiency and knowledge of the team. Their review of our existing systems and cover have saved our tenants money and their quick response times have meant that when issues have arisen they have been dealt with quickly and thoroughly, with little or no impact to the people in the properties themselves. We're looking forward to continuing this excellent working relationship with the FlatGuard team, which enables us to provide the best possible service to our all customers and tenants, with safety and security always front of mind. //*

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