



Landowners



John Mason
Underwriting
Director

Think Thistle For Landowners

With a minimum premium from £100, and Public Liability available up to £10M, Thistle Underwriting can provide liability insurance which is both simple and affordable.

Cover is available for both natural and man-made hazards, with the option to include Employers' Liability if required.

Our Vision

We aim to use our underwriting expertise and creativity to grow our company, continually looking for reasons to write business rather than refuse it.

For more information contact our team

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Taking responsibility for their land

Many Land Owners are unaware of the risks associated with land ownership and their responsibilities. Whether it's a green-field site, such as pasture or woodland, building land, communal area or private road your client can be held liable for injury to others under common law.

Insurance is therefore sometimes viewed as an optional extra or unnecessary expense. The truth however, is that good insurance cover is a vital component of owning a site which needs to be considered carefully.

Land Owners are responsible for anything present on their land including trees and hedges, watercourses, structures (such as outbuildings, walls and gates), livestock, and equipment, as well as the safety of both employees and members of the public.

Liability concerns of Land Owners are real and should be understood by those who allow the use of their land for recreational purposes to the public.

Consideration should be given to increased risks such as land with buildings, public rights of way, lakes, mines etc. Regardless of the issue, we will work with you to find the solution.

Risk Management

Your landowning clients can significantly reduce their exposure by understanding their legal responsibilities and developing a sound programme of risk reduction, this should protect both the land user, and themselves, examples being:

- Carrying out regular checks of the land including any buildings, roads, fences public footpaths & trees
- If they become aware of a problem then prompt remedial action should be taken
- If work is to be undertaken by the landowner themselves then they should consider erecting warning signs or diversions to protect the public
- If they are employing a contractor ensure they undertake a Risk Assessment and hold adequate Public Liability insurances

Examples of claims we've experienced

- A child playing football on land and getting a nail in her foot
- settled at £7500
- Tree fell on top of a person who was running along a track in the woods
- settled at £53K



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