

Howden, your local property insurance experts



HOWDEN

Property insurance experts

Trusted property insurance solutions expertly handled under one roof.

With over 100 years of combined experience, Howden's Scottish Property team are your go-to experts for property insurance broking in Scotland.

Our deep understanding of the Scottish property sector ensures you receive the best advice and cover solutions tailored to your specific needs.

Our expertise allows us to advise on effective insurance solutions for landlords, letting agents and property factors, arranging market-leading insurance cover for residential, commercial and unoccupied properties. One thing remains consistent throughout: we deliver exceptional customer service with your unique needs in mind.



Your property, our unique approach: operating under delegated authority.

We offer a unique delegated authority solution for residential property owners insurance: quoting, binding cover, and settling claims in-house on behalf of a leading UK insurer. This streamlined approach ensures fast, fully advised solutions, without unnecessary delays.

We understand the intricacies of Property Owners insurance, providing you with solutions that minimise risk, maximise peace of mind, and protect your asset to the fullest available extent.

Bespoke property insurance solutions

Howden can provide comprehensive insurance programmes for companies and individuals alike across the property sector.



Our services cover:

Letting agents:

We are experts in arranging market-leading cover for letting agents and their clients. From comprehensive insurance for landlords and tenants to robust commercial cover which safeguards the business, we understand the risks of letting and managing residential properties. With client numbers and referral rates continually growing, we're consistently the broker of choice in the sector in Scotland.

Individual landlords:

You've made a major investment in your let property and we're here to help you ensure your asset is appropriately protected. A standard property owner's insurance policy can have gaps, potentially leaving you exposed to uninsured losses. Our unique residential property owners product includes an extensive scope of cover, offering complete insurance protection to a residential landlord operating in today's lettings market. Safeguard your property from the unexpected with full accidental damage and malicious damage cover included as standard. With a generous 90-day unoccupancy period, you have the flexibility you need without compromising on cover. Life is unpredictable, so we've ensured you're backed by £10 million in property owners liability as standard, giving serious protection for serious peace of mind. To round it off, our comprehensive legal expenses cover supports you when things get complicated, so you can focus on what matters, knowing we've got your back.

Communal block building cover:

If you are a co-proprietor within a block of flats that is insured on a communal basis, either as a legal requirement or on a voluntary basis, you should ensure that comprehensive insurance cover is in place to protect the entire building. Our specialist approach to this type of insurance gives co-proprietors confidence and reassurance that their interests are fully protected.

Property factors:

With considerable experience in arranging insurance for property factors, we understand the importance of using an insurance broker with a thorough knowledge of the sector. From comprehensive block buildings insurance to commercial insurances to protect your business, we can build a complete package that adds value to your client proposition. Howden have strong relationships with leading UK Insurers to ensure we provide competitive terms and an invaluable service.

Unoccupied properties:

Even when a property sits empty, its risks don't stop. That's why our property team brings specialist insight and tailored insurance solutions to protect your vacant assets with confidence. We understand the unique exposures that come with unoccupied buildings, from vandalism and weather damage to liability concerns and we're here to help you navigate them with clarity and assurance. With access to specialist markets and expert guidance every step of the way, we ensure your property remains protected, even when no one's home.

Commercial property:

Access our team's technical expertise and deep understanding of the commercial property sector to ensure your peace of mind. We help navigate complex products with clarity, securing reliable and comprehensive solutions with confidence.

Expertise that engages with the sector

We are members of the Scottish Association of Landlords, keeping us informed of industry news and the implications of any changes for you.

At Howden, we're deeply committed to the property sector, because understanding our clients starts with being part of their world. We actively engage with the industry, attending key events like Scottish Letting Day, to stay close to the challenges and opportunities you face. By immersing ourselves in your environment, we get to know your needs and deliver solutions that truly fit.

Beyond broking:

Positive impacts by Howden

At Howden, we put people first. Our strategy ensures we are more than just a broker. We want to change the insurance narrative and continue to build a global business that values employees, clients and partners at every stage.



Putting people first

From our humble beginnings in 1994, we set out to build a company owned by its people and that ownership remains our core strength. It's driven our growth since 1994 and continues to shape our culture. By pairing this model with investment from aligned partners, we've unlocked new markets and opportunities.



Being a responsible business

We are committed to understanding and reducing our environmental impact while continuously enhancing our sustainability performance. This dedication extends across our operations, encompassing environmental management, diversity and inclusion, employee wellbeing, legal compliance and risk management, data and cyber security, and ethical supply chain practices.



Empowering communities & championing causes

Since 2014, The Howden Foundation has been committed to helping communities most affected by climate change, especially those facing extreme heat and drought, build resilience through targeted support.

We also champion our people's passions through the People First Fund, which matches employee fundraising efforts and celebrates their chosen causes via the Howden Foundation Charity Awards.

To date, our independent charity has donated millions of pounds to partners across 38 countries and we're adding to this every day.

Why choose Howden?

Our Scottish Property Team is based in Leith, Edinburgh, offering the personalised service of a local broker with the global strength of the Howden UK and Ireland group.

Howden is one of the largest insurance groups in the world, with £30bn premium under management and 1.7 million clients served by 17,000 employees in 55 countries. We're also the 5th largest employee-owned business in the UK.

With access to all the major insurance markets, we'll use our strong insurer relationships to achieve the most effective outcomes, whether that's eliminating gaps in your insurance cover, offering expert risk management support, or ensuring a claim is settled fairly and efficiently.



Contact Us



For expert property insurance handled professionally under one roof, get in touch today.

We'll offer you a tailored consultation and from there build a unique insurance programme that takes care of what matters most to you.



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