

# Ready



A Summary of Beazley's  
US Insurance Products



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# Architects & Engineers

For 30 years, Beazley underwriters have provided a stable market for the insurance needs of architects and engineers. Today, our underwriters offer coverage to firms of all sizes through Beazley Insurance Company, Inc. (rated A by A.M. Best) on an admitted basis as well as the Beazley syndicates at Lloyd's (rated A by A.M. Best) on a non-admitted basis. Our service reflects the following principles:

## Risks evolve

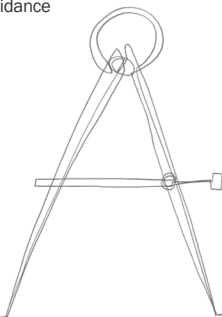
In addition to traditional professional liability coverage, Beazley's policy form provides clear, unambiguous coverage for technology-related exposures, copyright infringement, privacy liability and data breaches. We recognize that technology has transformed our clients' business and generates new areas of exposure.

## The value of insurance depends on the quality of claims service provided

This is particularly the case where complex third party claims are involved. Our highly experienced claims specialists provide an efficient and responsive service that is designed to meet our clients' highest expectations.

## Prevention is better than cure

We work closely with our clients and their brokers to offer risk management insights and guidance that can minimize liability exposures. Our risk management webinars have proven particularly popular with clients.





# Architects & Engineers

## Small and Midsize Risks

### Coverage

Professional liability coverage for architects, engineers and construction management firms of all sizes domiciled in the US.

### Highlights

- Technology risk coverage for electronic transfer of data, copyright infringement, web-hosting functions, privacy liability and data breaches
- Contractors' pollution liability extension
- ADA/FHA/OSHA regulatory actions reimbursement extension
- Defendants' reimbursement extension
- Blanket waiver of subrogation provision for clients of the insured as required by contract
- Pre-claims assistance
- Proactive claims management through experienced professionals
- Risk management: live quarterly webinars, newsletters, dedicated online content including our exclusive "By Design" video series and accompanying coursebook: [www.beazley.com/aeriskinfo](http://www.beazley.com/aeriskinfo)

### Target disciplines

Architects and engineers; agency construction managers; project managers; interior designers; surveyors; environmental consultants. Design build/contractor risks are only written via our Lloyd's syndicates on a surplus lines basis

### Limits

Up to US \$25,000,000

### Key territories

Worldwide duty to defend

### Admitted/Non-admitted

Both available

### Contact

[james.schwartz@beazley.com](mailto:james.schwartz@beazley.com)

# Architects & Engineers

## Large Risk

### Coverage

Professional liability coverage for architects, engineers and construction management firms with significant regional, national or international opportunities; ENR top 200 firms and firms with similar portfolio

### Highlights

- Technology risk coverage for electronic transfer of data, copyright infringement, web-hosting functions and privacy liability
- Contractors' pollution liability extension
- ADA/FHA/OSHA regulatory actions reimbursement extension
- Defendants' reimbursement extension
- Blanket waiver of subrogation provision for clients of the insured as required by contract
- Risk management – live quarterly webinars, newsletters, dedicated online content including our exclusive “By Design” video series and accompanying coursebook: [www.beazley.com/aeriskinfo](http://www.beazley.com/aeriskinfo)
- Pre-claims assistance
- Proactive claims management through experienced professionals
- Bespoke coverage for overseas work including civil liability and Any One Claim (AOC) cover
- Modular form available including privacy notification, enhanced contractor's pollution, fitness for purpose, and general liability coverages

### Target disciplines

Architects and engineers; construction managers; project managers; interior designers; surveyors; environmental consultants

### Limits

Up to US \$30,000,000

### Key territories

Worldwide duty to defend

### Admitted/Non-admitted

Both available

### Contact

In the US: [james.schwartz@beazley.com](mailto:james.schwartz@beazley.com)

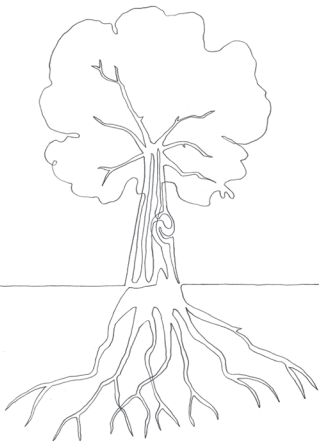
In the UK: [jana.ratnajothy@beazley.com](mailto:jana.ratnajothy@beazley.com)



# Environmental

Environmental risks are complex and difficult to underwrite. They frequently give rise to comparably complex claims, and this kind of business plays to the strengths at Beazley.

Our environmental liability team complements our capabilities in both property insurance and professional liability insurance for architect and engineers. At present we are offering three products on a non-admitted basis.





# Environmental Beazley ECLIPSE®

## Coverage highlights

- Damages (bodily injury and property damage), 3rd-party cleanup costs and claims expenses arising out of a pollution condition
- First party cleanup costs, triggered by a discovery, arising out of a pollution condition
- Sudden and gradual pollution conditions
- Historical and new conditions
- Pollution condition resulting from transported cargo
- Damages and claims expenses arising from use of non-owned disposal site(s) by the insured for treatment or disposal of waste materials
- Supplementary payments include reputation management reimbursement
- Mold and Legionella included in definition of pollution condition
- Coverage for damage to a natural resource
- 90 day notice of cancellation
- 10 year policy term available.

## Available coverage enhancements

- Business interruption and extra expense
- Hazardous waste facility certificate of liability
- Underground storage tank coverage
- Asbestos and lead-based paint coverage.

## Target market

Manufacturers, industrial risks, RCRA facilities, mergers and acquisition risks, Brownfields' developers, real estate portfolios, lending institutions, real estate investment trusts, midstream and downstream energy risks.

## Key territories

Worldwide where permitted by applicable law

## Limits

Up to US \$50,000,000

## Admitted/Non-admitted

Non-admitted

## Contact

[jayne.cunningham@beazley.com](mailto:jayne.cunningham@beazley.com)

# Environmental

## Beazley ENVIRO

### Coverage highlights

- Professional liability arising out of any act, error or omission in rendering or failure to render professional services
- Contractors' pollution legal liability (CPL) coverage for pollution conditions arising out of the performance of or failure to perform contracting services; available on either a claims made or occurrence coverage trigger subject to underwriting eligibility
- Technology risk coverage for electronic transfer of data, copyright infringement and web-hosting functions
- Pre-claims assistance
- Proactive claims management by experienced professionals
- Risk management: live quarterly webinars, quarterly newsletters, dedicated online content.

### Environmental liability coverage enhancements

- Pollution condition resulting from transported cargo
- Named Insured location pollution condition
- Pollution condition at a non-owned disposal site.

### Size/Definition

US domiciled firms providing environmental and engineering services/operations to a diverse client base. Primary focus is on privately held firms with gross revenues up to \$100M.

### Target market

Engineering, consulting, project management and contracting/remediation firms generating more than 50% of gross revenues in providing environmental services.

### Key territories

Worldwide

### Limits

Up to US \$20,000,000

### Contact

[jayne.cunningham@beazley.com](mailto:jayne.cunningham@beazley.com)

# Environmental

## BeazleyOne ENVIRO

### Coverage highlights

- Commercial general liability coverage on either a claims made or occurrence coverage trigger subject to underwriting eligibility
- Professional liability arising out of any act, error or omission in rendering or failure to render professional services
- Contractors' pollution legal liability (CPL) coverage for pollution conditions arising out of the performance of or failure to perform contracting services; available on either a claims made or occurrence coverage trigger subject to underwriting eligibility
- Technology risk coverage for electronic transfer of data, copyright infringement and web-hosting functions
- Pre-claims assistance
- Proactive claims management by experienced professionals
- Risk management: live quarterly webinars, quarterly newsletters, dedicated online content.

### Environmental liability coverage enhancements

- Pollution condition resulting from transported cargo
- Named Insured location pollution condition
- Pollution condition at a non-owned disposal site.

### Size/Definition

US domiciled firms providing environmental and engineering services/operations to clients with gross revenues up to \$25M.

### Target market

Engineering, consulting, project management and contracting/remediation firms generating more than 50% of gross revenues in providing environmental services.

### Key territories

Worldwide - Professional and Technology/Privacy Liability Coverage  
US (including its territories and possessions), Puerto Rico or Canada  
– GL/CPL Coverage and Environmental Liability Enhancements

### Limits

Up to US \$10,000,000

### Contact

[jayne.cunningham@beazley.com](mailto:jayne.cunningham@beazley.com)



# Healthcare

Beazley has a uniquely wide reach in healthcare liability in the US and worldwide. We insure the full spectrum of risks for medical professional liability, from miscellaneous medical facilities, allied health companies, nutraceuticals, clinical trials, and CROs, to academic medical centers and hospital systems, with everything else along the way.

Uniquely in the industry, our Healthcare Management Liability underwriters form part of our Healthcare team, offering our management liability product along with a regulatory product that ensures we tailor the very best solutions to meet our insureds' needs in these ever changing times.

Our Hospital insureds include 6 (out of 20) of the top adult honor roll hospitals and 5 (out of 11) of the top pediatric honor roll hospitals as listed by *US News and World Report*, in addition to 22% of *HealthGrade's* America's 100 Best Hospitals (2016 rankings). There is strong evidence to suggest that exposures can be mitigated by a top down commitment to quality and patient safety, as well as investment in proven medical information technologies. We work with such quality healthcare providers to design coverage that rewards their diligence and responds to their needs.







# Healthcare

## Hospital Professional Liability

### Coverage

Hospital professional, general, and umbrella liability (including executive lines and information security on an integrated basis) on an insurance or facultative reinsurance basis.

### Definition

Wide spectrum of large hospital and health system risks insured, including large community hospitals, academic medical centers, and regional and nationwide health systems.

### Target market

Large entities managing their own claims and seeking excess protection

### Limits

US \$25,000,000 on a primary or excess basis

### Key territories

US

### Admitted/Non-admitted

Lloyd's – Surplus lines

### Contact

nat.cross@beazley.com, valentina.minetti@beazley.com,  
matthew.mccullaugh@beazley.com

# Healthcare

## Miscellaneous Medical Liability

### Coverage

Medical professional, general liability, products liability, employee benefits liability, umbrella and E&O, Nutraguard™, BioSecure®

### Definition

Healthcare staffing, home health, behavioral health, clinical and reference laboratories, chemical detox, tissue/blood banks, contract research organizations (CROs), correctional healthcare, medi-spas, occupational health, dialysis clinics, nutraceutical products, ground and air ambulances, telemedicine, allied health schools, social services, physical rehab, and other healthcare institutions.

### Target market

- Typically focus on risks with revenues greater than US \$10,000,000 and will consider risks with revenues exceeding US \$1 billion
- Not-for-profit, for-profit, publicly traded and governmental risks
- We can handle claims, or agree to allow the insured or a TPA to handle claims
- Hard to place risks are our specialty.

### Limits

Up to \$25,000,000 capacity/\$25,000 minimum premium

### Key territories

US. Will consider risks with non-US operations and/or exposures

### Admitted/Non-admitted

Both available

### Contact

In the US: [evan.smith@beazley.com](mailto:evan.smith@beazley.com)

In the UK: [nat.cross@beazley.com](mailto:nat.cross@beazley.com)

# Healthcare

## Beazley Remedy Management Liability for Healthcare Organizations

### Coverage

This package policy provides Directors and Officers, Regulatory Liability, Employment Practices and Fiduciary Liability coverages precisely tailored to the needs of healthcare organizations. The policy can be customized to provide separate or shared limits among any combination of the four coverages.

### Highlights

Affirmative antitrust coverage, coverage for provider selection, credentialing or peer review activities, defense and fines & penalties coverage available for governmental return of funds claims, coverage for EMTALA, HIPAA, and excess benefit claims, insured person includes medical directors, staff physicians and independent contractors, dedicated supplemental limit for insured persons (Side A Coverage), EPL insureds have access to BeazleySure, a risk management website providing practical and valuable loss prevention advice, Wage & Hour coverage available, Employment event sub-limits available

### Target market

- Mid to large healthcare service providers including but not limited to hospitals
- Physician groups
- Academic medical centers
- Health systems.

### Limits

Up to US \$20,000,000

### Admitted/Non-admitted

Both available

### Contact

In the US: [kelly.webster@beazley.com](mailto:kelly.webster@beazley.com)

In the UK: [nat.cross@beazley.com](mailto:nat.cross@beazley.com)

# Healthcare

## Regulatory Liability

### Coverage

Beazley's Healthcare Regulatory Liability product is designed to respond to actions brought by or on behalf of governmental entities for billing errors and omissions. Our policy also covers claims brought by commercial payors and defense expenses for formal voluntary disclosures to the government. Coverage includes attorney fees, external auditor and medical expert costs associated with defending these claims as well as fines and penalties and damages attributed at the time of settlement. Our reimbursement policy is available in all 50 states.

### Highlights

Defense cost and external forensic audit expenses reimbursement, Civil fines and penalties (where applicable) for various billing errors and omissions, as well as other regulatory violations including:

- Medicare and Medicaid billing investigations
- False Claims Act allegations
- Commercial payor actions
- Stark actions
- Voluntary self-disclosures.

Ability to package with D&O, EPL, and Fiduciary coverage

### Target market

- Not-for-profit hospitals and health systems
- Medical clinics and long term care facilities
- For profit physician groups
- All risks with over \$35M of revenue annually.

### Specifications

Up to US \$20,000,000

Minimum retention of \$250,000

Coinurance as low as 10%

Optional retroactive buy back coverage for up to 3 years

### Admitted/Non-admitted

Both available

### Contact

In the US: [kelly.webster@beazley.com](mailto:kelly.webster@beazley.com)

In the UK: [nat.cross@beazley.com](mailto:nat.cross@beazley.com)

# Healthcare

## Nutranguard™

### Coverage

Products/completed operations, general liability, advertising/personal injury, employee benefits liability, fire legal liability, medical expenses, professional liability, E&O, hired & non-owned auto, privacy, product recall expense, primary and umbrella coverage

### Highlights:

Nutraceutical products can take numerous forms, and target a vast array of wellness and lifestyle issues. Drawing on extensive experience, Beazley is proactive in helping our nutraceutical insureds to safeguard the healthiest possible future for their operations worldwide.

### Target market

All levels within the supply chain:

- Importers/raw material distributors
- Manufacturers
- Contract manufacturers
- Private labelling
- Wholesale and retail distribution.

### Limits

Up to US \$25,000,000

### Key territories

- US 50 States
- True worldwide claims coverage
- Ability to include foreign related entities and operations.

### Admitted/Non-admitted

Non-admitted

### Contact

In the US: [john.livatino@beazley.com](mailto:john.livatino@beazley.com), [sarah.fiorito@beazley.com](mailto:sarah.fiorito@beazley.com)

In the UK: [nat.cross@beazley.com](mailto:nat.cross@beazley.com), [natalie.mauro@beazley.com](mailto:natalie.mauro@beazley.com)

# Healthcare

## BioSecure<sup>®</sup>

### Coverage

Broad, flexible policy to meet the needs of the life sciences industry

### Highlights:

Products/completed operations, clinical research services – negligent act, error or omission, healthcare professional services – negligent act, error or omission, general liability, clinical trial medical expenses, clinical trial medical monitoring expenses, claims made coverage: defense within limits.

### Target market

- Clinical trials of any kind including pre-natal, infants and children, elderly, impaired capacity, emergency, phase I through phase IV
- Pre-clinical research models
- Contract research organizations
- Site management organizations
- Device manufacturers:
  - Tissue/allografts
  - Surgical equipment and supplies
  - Some implantable devices
  - Genetic testing kits
- Orphan drugs
- Pharmaceutical support services.

### Limits

Up to US \$25,000,000 worldwide

### Key territories

- ROW
- US 50 states
- Locally admitted policies overseas
- Worldwide claims coverage.

### Admitted/Non-admitted

Non-admitted

### Contact

In the US: [evan.smith@beazley.com](mailto:evan.smith@beazley.com), [marc.amis@beazley.com](mailto:marc.amis@beazley.com)

In the UK: [nat.cross@beazley.com](mailto:nat.cross@beazley.com)

# Lawyers

We have been underwriting professional liability insurance for US law firms for 30 years. We understand the interplay of internal and environmental factors that determines each client's risk profile, enabling us to offer differentiated coverage and pricing. And we know the value of risk management advice that is tailored to meet clients' individual needs.

Today we insure over a quarter of the Am Law 200 list of top US law firms, and nearly half of the Am Law 100. We serve two main types of law firm clients:

## National and global firms

Primarily top 250 firms, well managed and with proven risk management, active in all practice areas.

## Specialist law firms

Firms that currently or potentially confront coverage challenges due to high profile areas of practice or loss record. These are often specialized "boutique" practices (e.g., plaintiff's bar, intellectual property, securities, antitrust and entertainment).







# Lawyers

## National & Global Law Firms

### Target

Primarily top 250 firms, but smaller firms also written. Sophisticated relationship oriented and well managed firms with proven risk management.

### Highlights

- Broad insured person definition
- Mutual choice of defense counsel
- Limit reinstatement option.

We can also provide coverage for employment practices liability, management liability, cyber liability and crime/fiduciary liability.

### Key territories

Worldwide

### Practice focus

All

### Admitted/Non-admitted

Surplus lines, Lloyd's slip. Broad form.

### Limits/Retentions

Up to \$25,000,000 on 100% or subscription basis. Retention is case by case.

### Contact

ian.rose@beazley.com or jana.ratnajothy@beazley.com

# Lawyers

## Specialist Law Firms

### Target

Firms that currently or potentially confront coverage challenges due to high profile areas of practice or loss record.

### Highlights

- Broad policy language
- Continuity cover for renewing clients
- Cover for predecessor firms
- Cover for ex-lawyers and partners for the work on behalf of the firm
- Cover for contract lawyers.

### Key territories

US

### Practice focus

Specialized “boutique” practices, including plaintiff’s bar, intellectual property, securities, antitrust, and entertainment.

### Admitted/Non-admitted

Surplus lines, Lloyd’s slip. LAW07 broad form, duty to defend.

### Limits/Retentions

Up to \$5,000,000 at 100% or \$20,000,000 on subscription basis.  
Minimum retention: \$25,000 (≈1% of revenues).

### Contact

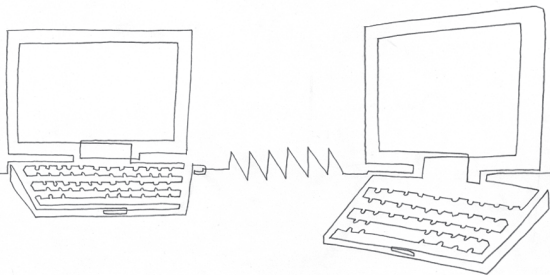
david.nicholson@beazley.com

# Technology, Media & Business Services

Fast changing industries confront fast changing risks. Our team is skilled at crafting insurance coverage that helps technology, media and business services clients seize new opportunities in some of the most competitive and dynamic markets on earth. Our clients include over a third of the top 25 global software and software services companies as ranked by *Software Magazine*.

Insurance isn't normally expected to work like this. Most insurers derive their cues from "rear view mirror" underwriting. If past experience provides little or no indication of how to price a risk, they won't underwrite it. That is why the pace of coverage innovation so often lags the pace of innovation in the industries seeking coverage.

Our approach is different. We seek to understand our clients' business models and analyze their attendant exposures. And we look to design insurance coverage that can be a source of competitive advantage for our clients.





# Technology, Media & Business Services

## AFB Media Tech<sup>®</sup>

### Coverage

Professional, technology, multimedia, privacy and network security liability coverage in a single form for a broad spectrum of companies.

### Highlights

- Errors and omissions coverage for technology products and services
- Broad professional liability coverage integrated into the policy
- Third party computer and network liability coverage
- Coverage for costs incurred in responding to a data breach including forensics costs, legal fees and expenses, notification costs, public relations costs, and credit or identity monitoring costs
- Coverage for multimedia and advertising liability, regulatory defense and penalties, and payment card industry (PCI) fines, penalties and assessments.

### Target markets

- Software companies
- Systems integrators
- Technology outsourcers
- Technology consulting
- Internet services
- Combined hardware/software and business services providers.

### Limits

Up to US \$25,000,000

### Key territories

Worldwide

### Admitted/Non-admitted

Both available

### Contact

In the US: bob.wice@beazley.com

In the UK: paul.bantick@beazley.com or alec.cramsie@beazley.com

# Technology, Media & Business Services

## Beazley Media

### Coverage

Offered either as an occurrence based or claims made form covering media exposures, or for companies needing more coverage than is available under traditional media forms.

### Highlights

- Occurrence based multimedia and advertising liability
- Claims made miscellaneous and technology based services liability
- Claims made technology products financial loss liability
- Claims made information security liability
- Claims made privacy liability.

### Target markets

Entertainment and multimedia companies, including:

- Advertising, media buying and placement agencies
- Video and film producers, distributors and post-production companies
- Video game publishers and distributors
- Specialized audio content composers and distributors
- Radio, television and alternative distribution broadcasters
- Magazine publishers
- Local newspaper publishers.

### Limits

Up to US \$25,000,000

### Key territories

Worldwide

### Admitted/Non-admitted

Both available (subject to state-specific exemptions)

### Contact

In the US: bob.wice@beazley.com

In the UK: paul.bantick@beazley.com or alec.cramsie@beazley.com

# Technology, Media & Business Services

## MPL Secure – Miscellaneous E&O

### Coverage

Provides financial protection for errors and omissions arising from services provided by a wide range of businesses.

### Highlights

- Network security
- Full worldwide coverage
- Personal injury coverage
- Punitive damage grant with most favorable venue wording
- Coverage for unintended breach of contract
- Softening of settlement clause
- Defense of claims for fraud, dishonesty, etc., with innocent insured coverage.

### Target markets

A broad spectrum of companies that provide services to third parties, including (but not limited to):

- Management consultants
- Staffing agencies
- Research organizations
- Outsourcing companies
- Security consultants.

### Limits

Up to US \$25,000,000

### Key territories

Worldwide

### Admitted/Non-admitted

Both available

### Contact

In the US: bob.wice@beazley.com

In the UK: paul.bantick@beazley.com or alec.cramsie@beazley.com

# Technology, Media & Business Services

## Information Security & Privacy

### Coverage

Provides industry-leading coverage for emerging data security and privacy exposures facing companies today.

### Highlights

- Broad third party computer network security and privacy liability
- Coverage for costs incurred in responding to a data breach including forensics costs, legal fees and expenses, notification costs, public relations costs, and credit or identity monitoring costs
- Coverage for website content media liability (offline media coverage is also available), regulatory defense and penalties, and PCI fines, penalties and assessments
- First party coverage available for losses from network security breaches – includes coverage for destruction and loss of data, network business interruption, and cyber extortion

### Target markets

Not-for-profit, public or private enterprises which have care, custody or control of any confidential information or data, whether it be in electronic or paper format. In addition, our appetite includes any enterprise with a computer system.

### Limits

Up to US \$25,000,000

### Key territories

Worldwide

### Admitted/Non-admitted

Both available (subject to state-specific exemptions)

### Contact

In the US: bob.wice@beazley.com

In the UK: paul.bantick@beazley.com or alec.cramsie@beazley.com



# Technology, Media & Business Services

## Beazley Breach Response

### Coverage

A unique insurance, loss control and risk mitigation service tailored to the needs of organizations that collect personal information from their patients or customers.

### Highlights

- A separate dedicated limit of up to \$2.5M for public relations, crisis management expenses, forensic and legal services, including payment card industry (PCI) related forensic and legal services
- The breach response limit of coverage is available for up to 5,000,000 notified individuals per policy period, with up to 10% of that amount available for notifications outside of the US, Canada and Mexico. Other limit options are available and may be provided
- Third party information security and privacy coverage with up to \$15M in limits in addition to the breach response coverage
- Coverage for website content media liability (offline media coverage is also available), regulatory defense and penalties coverage, and payment card industry (PCI) fines, penalties and assessments
- First party business interruption, data protection and cyber extortion coverage available with limits up to \$15 million.

### Target markets

Healthcare, education, retail, hospitality, charitable organizations, utilities, financial institutions and other public facing organizations.

### Key territories

Worldwide

### Admitted/Non-admitted

Both available (subject to state-specific exemptions)

### Contact

In the US: bob.wice@beazley.com

In the UK: paul.bantick@beazley.com or alec.cramsie@beazley.com

# Technology, Media & Business Services

## Fidelity & Crime Insurance

### Coverage

First party coverage for commercial entities and financial institutions for loss resulting from employee dishonesty and third party crime. Coverage is also available for social engineering/business email compromise losses.

### Highlights

- Loss discovered form
- Automatic subsidiary coverage
- Ability to quote based on other applications
- Expansive definition of employee, including part-time, volunteer and leased workers
- New computer crime policy with updated terminology for financial institutions.

### Key territories

Worldwide

### Admitted/Non-admitted

Both available

### Target market

Commercial crime – companies with \$50M annual revenues and greater:

- Retail, healthcare, technology, manufacturing.

Fidelity bond – companies with \$500M assets and greater:

- Community banks; new exclusive coverage available for those with \$10B assets and below
- Asset managers
- Insurance companies
- Investment advisors/mutual funds.

### Limits

Up to US \$25,000,000

### Contact

In the US: [bill.jennings@beazley.com](mailto:bill.jennings@beazley.com), [matt.barone@beazley.com](mailto:matt.barone@beazley.com)

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# Reinsurance Specialty Treaty

We write pro rata and excess of loss. Our latest product innovations include systemic catastrophe protection and embedded product quota shares. Both are available for several of our core products e.g. EPL and Beazley Breach Response.

## Preferred classes of business

Healthcare, professional indemnity, management liability and miscellaneous errors and omissions

## Limits available

Our maximum line size is US \$7,500,000

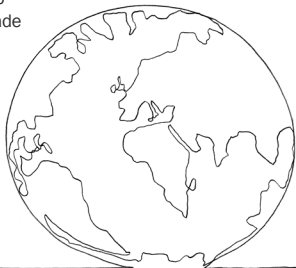
## Target markets

- Mutuels
- Pools
- Reciprocal
- Small and midsize insurers
- Specific departments and smaller classes of business within large firms
- Trusts
- Captives.

Consistent with the Beazley group approach, we focus on claims made business or occurrence business with a controlled latency exposure.

## Contact

joanne.mccann@beazley.com



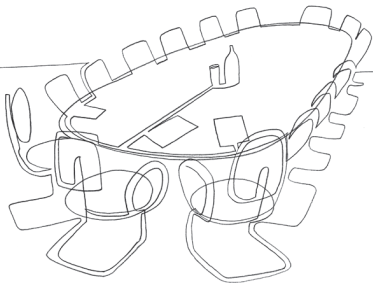


# Management Liability

We have been underwriting management liability business at Beazley for over 20 years. Our underwriters average more than 15 years of management liability experience, providing deep product knowledge and client service from four domestic offices (Atlanta, Chicago, Dallas and New York City) and from London (where we are the leading insurer of US D&O risks in the Lloyd's market). Our clients include publicly traded companies, private companies and non-profit organizations from all non-financial sectors.

We offer brokers and clients the highest level of expertise as well as flexibility. Adhering to Beazley's "straight answers" philosophy, underwriters are empowered with full authority to provide best in class service. We underwrite on an admitted basis for the account of our US admitted carrier, Beazley Insurance Company, Inc. and on a non-admitted basis for the account of our Lloyd's syndicates. All our security, admitted and non-admitted, is rated A by A.M. Best.

Management liability claims are often highly complex. Our claims experts are integral members of our team, not cloistered in a claims department remote from our underwriters. We believe this makes for a more responsive and supportive service in the event of claims.





# Management Liability

## Public Company D&O

### Coverage

D&O risks now extend well beyond traditional claims for which D&O cover was originally designed. Directors and officers are increasingly becoming involved in investigations and inquiries by regulatory authorities, which can prove extremely costly. Under the new Beazley policy forms, coverage for investigations and inquiries is provided as soon as the directors and officers are targeted by way of subpoenas and/or Wells Notices.

### Highlights

- Non rescindable coverage options for all insuring agreements
- Broad investigation & inquiry coverage for D&Os
- Broad definition of loss includes FCPA, UK Bribery Act, Section 308 of SOX and other fines and penalties where insurable
- Exclusions apply only to “that portion of” any claim
- Entity vs insured exclusion in lieu of insured vs insured exclusion
- Automatic Side A reinstatement of limit- round the clock basis for any separate claim
- International capabilities provided by our Beazley Bridge product (See page 40 for details).

### Key territories

US domiciled companies

Non-US domiciled companies through our London office

### Admitted/Non-admitted

Both available

### Target market

US publicly traded companies in all commercial industries.

Financial Institutions are only underwritten in London.

### Limits

\$25,000,000, written primary or excess

### Package or stand-alone

Stand-alone

### Contact

In the US: jeremie.saada@beazley.com, anthony.komro@beazley.com, deirdre.finn@beazley.com, jason.lowney@beazley.com

In the UK: rachel.turk@beazley.com

# Management Liability

## Entity+ Regulatory Investigation and Inquire (Public D&O Extension)

### Coverage

Regulatory investigations and inquiries are increasing in frequency and intrusiveness. Beazley an extended 'investigation and inquiry' insurance providing companies with enhanced cover for regulatory investigations at a time of heightened regulatory scrutiny. By providing cover before, during and after a shareholder class action, Entity+ significantly increases the protection afforded to companies.

### Highlights

- Cover for costs incurred in response to related informal and formal investigations by, or in conjunction with, the enforcement division of the US securities and exchange commission
- Cover is also provided, on a coinsurance basis, for costs incurred in responding to the investigation prior to the launch of the securities class action ("look back coverage"), as well as those incurred once the securities action is resolved
- Plaintiff attorney fees cover in a derivative suit
- Defense costs for the entity as a nominal defendant in a derivative suit
- Books and records cover, with a sub-limit
- Explicit coverage for class certification fees
- Inquire cover includes an insured persons attending interviews, meetings and providing documents
- Inquire cover includes sworn testimonies.

### Admitted/Non-admitted

Non-admitted basis only

### Target market

US publicly traded companies in all commercial industries.

### Limits

\$25,000,000, written on a primary basis

Provided via an endorsement to Beazley's Public D&O policy (see page 37)

### Contact

In the US: jeremie.saada@beazley.com, anthony.komro@beazley.com, deirdre.finn@beazley.com, jason.lowney@beazley.com

In the UK: rachel.turk@beazley.com



# Management Liability

## Beazley Armour (Side A D&O)

### Coverage

The Beazley Armour Boardroom Protection products provide broad form coverage for directors and officers for non indemnifiable claims, arising out of derivative lawsuits, regulatory proceedings and adverse proceedings in bankruptcy. Side A insurance policies protect directors and officers in cases where indemnification by the company is not available.

### Highlights

- Policy is non rescindable
- Policy limits automatically reinstated twice for all D&Os, on a round the clock basis, for a separate claim
- Optional additional excess limit for independent directors, same claim
- ERISA, IVL, pollution, bodily injury, prior notice, and prior act of subsidiary exclusions removed
- Broad investigation & inquiry coverage
- DIC coverage for scheduled countries, including international drop down (See page 40 for details)

### Key territories

US domiciled companies

Non-US domiciled companies through our London office

### Admitted/Non-admitted

Both available

### Target market

US publicly traded companies in all industries, excluding financial institutions

### Limits

\$25,000,000

### Package or stand-alone

Stand-alone (primary and excess)

### Contact

In the US: jeremie.saada@beazley.com, anthony.komro@beazley.com, deirdre.finn@beazley.com, jason.lowney@beazley.com

In the UK: rachel.turk@beazley.com

# Management Liability

## Beazley Bridge - Side A D&O

### Coverage

Beazley Bridge offers broad international drop down Side A “Difference in Conditions” (DIC) cover via endorsement in scheduled countries, including an explicit clause for an underlying carriers’ inability to pay loss due to lack of licensure in foreign jurisdictions. Beazley Bridge is Side A (DIC) coverage written by Beazley on behalf of Lloyd’s syndicates 623/2623. Therefore, Beazley Bridge has the capability to protect the personal assets of directors and officers wherever Lloyd’s is licensed.

### Highlights

- One contract (a Lloyd’s Global Contract), one language (English), one invoice
- Explicit schedule of countries, premiums & taxes
- No policy issuance fees
- Can attach to any excess layer in the D&O tower; Lead Side A, Excess A, Excess ABC
- No disruption with primary carrier relationship
- Can be used as primary Side A drop down or excess over existing international programs.

### Target market

US publicly traded companies in all industry classes, excluding financial institutions

### Key territories

Corporations (public or private) domiciled anywhere Lloyd’s is licensed

### Non-admitted due to use of Lloyd’s paper

### Limits

- Up to US \$25,000,000 in limit
- Options for shared limits, sublimits, separate limits.

### Contact

In the US: jeremie.saada@beazley.com, anthony.komro@beazley.com, deirdre.finn@beazley.com

In the UK: rachel.turk@beazley.com

# Management Liability

## Execuguard (Package Policy)

### Coverage

This package policy offers insureds a streamlined application and renewal process while maintaining flexibility. Insureds can purchase separate limits or combine limits for some or all of the coverages. Insureds, at no additional cost, receive access to BeazleySure, an online risk management resource that offers proactive loss prevention materials on all three coverages, including anonymous hotline for employee complaints. The Execuguard management liability package policy is a state of the art policy that allows insureds to customize coverage. The combination of the innovative coverage features with BeazleySure's comprehensive risk management make this policy a true market leader.

### Highlights

- Broad insured person investigation and inquiry coverage
- Books and records coverage
- Immigration practices defense cost coverage sublimit
- OSHA coverage sublimit
- Wage & Hour defense costs sublimit (subject to underwriting)
- Broad definition of discrimination, harassment and inappropriate employment conduct
- Privacy violation coverage affecting employees
- Protection for the insured while acting in a settlor capacity now included under the fiduciary insuring clauses
- Workplace violence coverage including business interruption sublimit
- Pre-approved choice of counsel flexibility

### Admitted/Non-admitted

Both available

### Territory

Worldwide

### Target market

US employers from all industries up to 30,000 full time employees

### Limits

\$20,000,000

### Package or stand-alone

Both available

### Contact

In the US: [jeremie.saada@beazley.com](mailto:jeremie.saada@beazley.com), [dan.dealmeida@beazley.com](mailto:dan.dealmeida@beazley.com)

In the UK: [wayne.imrie@beazley.com](mailto:wayne.imrie@beazley.com)

# Management Liability

## D&O for Private Companies

### Coverage

Privately held companies are increasingly targets of more complex & costly allegations from employees, shareholders, competitors, vendors, creditors, customers and regulators. Our private company liability policy has been carefully designed to meet these risks, safeguarding companies' assets and their owners, directors, officers and employees.

### Highlights

- Choice of “duty to defend” or “pay on behalf”
- 100% defense for covered loss
- Employed lawyers errors & omissions extension available
- Dedicated additional Excess Side A limit for insured persons
- Private placement coverage
- Pre-approved choice of counsel flexibility
- Bespoke management liability form for lawyers product provided by the Practice Protect (See page 45).

### Key territories

Worldwide

### Admitted/Non-admitted

Both available

### Target market

US employers from all industries (excluding financial institutions)

### Limits

\$20,000,000

### Package or stand-alone

Both available

### Contact

In the US: [jeremie.saada@beazley.com](mailto:jeremie.saada@beazley.com), [dan.dealmeida@beazley.com](mailto:dan.dealmeida@beazley.com)

In the UK: [wayne.imrie@beazley.com](mailto:wayne.imrie@beazley.com)

# Management Liability

## Employment Practices Liability

### Coverage

At Beazley we understand that employers constantly face new challenges and exposures as a result of a changing legal landscape and increasingly employee-friendly courts. To help employers cope, we have developed unique employment practices coverage that addresses emerging exposures as well as traditional ones.

### Highlights

- Choice of “duty to defend” or “pay on behalf”
- Industry specific wordings: law firms, accountants, staffing, PEOs
- Workplace violence coverage including business interruption sublimit
- Pre-approved choice of counsel flexibility
- Immigration practices defense cost coverage sublimit
- OSHA coverage sublimit
- Wage & Hour defense costs sublimit (subject to underwriting)
- Broad definition of discrimination, harassment and inappropriate employment conduct
- Privacy violation coverage affecting employees
- Standalone Wage & Hour indemnity is available through our Workplace Protect
- BeazleySure, our online proactive risk management platform

### Key territories

Worldwide

### Admitted/Non-admitted

Both available

### Target market

US employers from all industries up to 30,000 employees

### Limits

\$20,000,000

### Package or stand-alone

Both available

### Contact

In the US: jeremie.saada@beazley.com, dan.dealmeida@beazley.com

In the UK: paul.nash@beazley.com

# Management Liability

## Fiduciary

### Coverage

Fiduciary Liability protects trustees of pension and welfare benefit plans from administration errors and omission and liability under ERISA (Employee Retirement Income Security Act).

### Highlights

- Loss includes \$250,000 sublimits for PPA 2006, Section 502(c) of ERISA, Section 4975 of IRC 1986, and PPACA as well as 1,000,000 sublimit for HIPAA claims
- Omnibus pension and welfare plan language
- Optional additional defense limit
- Sublimit for IRS and DOL voluntary compliance programs with \$25k sublimit, except HIPAA
- Protection for the insured while acting in a settlor capacity now included under insuring clauses
- Coverage for civil fines assessed under HIPAA up to \$1M
- Pre-approved choice of counsel flexibility
- Free access to BeazleySure, an online risk management platform providing loss prevention on a variety of topics related to employee benefits.

### Key territories

US

### Target market

All US domiciled companies

### Admitted/Non-admitted

Both available

### Limits

\$20,000,000

### Package or stand-alone

Both available

### Contact

In the US: [jeremie.saada@beazley.com](mailto:jeremie.saada@beazley.com), [dan.dealmeida@beazley.com](mailto:dan.dealmeida@beazley.com)

In the UK: [wayne.imrie@beazley.com](mailto:wayne.imrie@beazley.com)

# Management Liability

## Practice Protect

### Coverage

In response to the changing face of the global legal sector and the current risks that law firm management is facing, Beazley has created Beazley Practice Protect. Beazley Practice Protect offers the following coverages:

- Management liability
- Outside position liability
- Employment practices liability
- Fiduciary liability
- Information security and privacy liability.

### Highlights

- Additional excess limit for non-partner executives for non-indemnifiable management liability claims
- Built-in wage and hour defense coverage (sub-limit)
- Privacy notification costs coverage (sub-limit)
- Broad definition of claim, investigation and inquiry
- Insured persons liability in a joint venture
- Predetermined run off period
- Broad definition of loss, including punitive damages on a most favorable venue basis and fines and penalties (non-indemnifiable management liability claims – sub-limit)
- Severability of exclusions, application and assistance condition.

### Key territories

Worldwide

### Admitted/Non-admitted

Non-admitted

### Target market

Law firm with 20 or more attorneys

### Limits

Up to \$20,000,000

### Contact

wayne.imrie@beazley.com

# Management Liability

## Workplace Protect

### Coverage

At Beazley we have extensive knowledge in the field of employment law and understand the risks posed to employers. To help them cope, we have developed Beazley Workplace Protect, a package that combines the benefits of our EPL cover with insurance specially designed to give protection for the increasing threat of Wage and Hour related litigation.

### Highlights

- Claims made and reported policy
- Duty to defend. Options available to amend to an indemnification basis
- Broad definition of employment wrongful act, including discrimination, harassment, inappropriate employment conduct and retaliation
- Broad definition of Wage and Hour wrongful act
- Privacy violation coverage available
- Third party coverage available.

### Key territories

Worldwide coverage for EPL, but US only for Wage & Hour

### Admitted/Non-admitted

Non-admitted only

### Package or stand-alone

Both available

### Target market

US organizations with upwards of 500+ employees

### Limits

- Limits up to US \$20,000,000 for EPL coverage section and US \$10,000,000 for Wage & Hour coverage section.
- Minimum self-insured retention of US \$25,000 for EPL coverage section and US \$250,000 for Wage & Hour coverage section
- Minimum premium of US \$25,000 for EPL coverage section and US \$75,000 for Wage & Hour coverage section

### Contact

wayne.imrie@beazley.com



# Healthcare

## Beazley Remedy Management Liability for Healthcare Organizations

### Coverage

This package policy provides directors and officers, regulatory liability, employment practices and fiduciary liability coverages precisely tailored to the needs of healthcare organizations. The policy can be customized to provide separate or shared limits among any combination of the four coverages.

### Highlights

Affirmative antitrust coverage, coverage for provider selection, credentialing or peer review activities, defense and fines & penalties coverage available for governmental return of funds claims, coverage for EMTALA, HIPAA, and excess benefit claims, insured person includes medical directors, staff physicians and independent contractors, dedicated supplemental limit for insured persons (Side A Coverage), EPL insureds have access to BeazleySure, a risk management website providing practical and valuable loss prevention advice, wage & hour coverage available, employment event sub-limits available.

### Target market

- Mid to large healthcare service providers including but not limited to hospitals
- Physician groups
- Academic medical centers
- Health systems.

### Limits

Up to US \$20,000,000

### Admitted/Non-admitted

Both available

### Contact

In the US: [kelly.webster@beazley.com](mailto:kelly.webster@beazley.com)

In the UK: [nat.cross@beazley.com](mailto:nat.cross@beazley.com)

# Management Liability Safeguard

## Coverage

Beazley Safeguard, an offering that combines advanced risk management and proactive crisis response services with effective insurance. It is designed to help clients minimize the risk of sexual abuse within their organization, and to respond effectively if an event occurs.

## Highlights

- Coverage is claims made and reported and duty to defend
- Primary and excess considered
- Minimum premium of \$5,000 and minimum self-insured retention of \$10,000
- Coverage includes negligent employment, investigation and supervision
- Prevention services including a website, telephone advice and background checks
- Coverage for costs incurred in responding to an allegation including crisis management and communication services, legal services, and forensic and investigatory services.

## Target market

Educational institutions, Not-for-profit organizations, Religious institutions, Transportation providers, Healthcare providers.

## Limits

Up to \$5m limit for indemnity and defense excess of a self-insured retention (per victim)  
\$50,000 sublimit available for response services (not subject to a self-insured retention).

## Key territories

Worldwide

## Admitted/Non-admitted

Non-admitted

## Contact

In the US: [christina.herald@beazley.com](mailto:christina.herald@beazley.com)

In the UK: [paul.nash@beazley.com](mailto:paul.nash@beazley.com)

# Management Liability

## M&A Transaction Liability

### Coverage

Beazley transaction liability insurance offers a range of solutions designed to reduce or extinguish the impact of liabilities arising from a merger or acquisition, including warranty breaches, adverse tax consequences and contingent liability claims.

Transaction liability insurance (including cross-border deals) can be underwritten and placed in all 50 US states and more than 80 jurisdictions globally.

### Highlights

- Customized coverage tailored to the details of the transaction
- Ability to meet transaction timeframes
- Can underwrite transactions globally
- Dedicated, experienced underwriters and claims handlers.

### Target market

All companies engaged in M&A activity, including acquisitive corporations, private equity funds (buying or selling), corporate spinoffs, asset sales or purchases, and refinancing transactions. Target transaction size is \$25 million to \$3 billion, but larger and smaller deals can also be underwritten.

### Limits

Up to \$40,000,000

### Key territories

Worldwide

### Contact

In the UK: [tim.allen@beazley.com](mailto:tim.allen@beazley.com)

In the US: [simon.chung@beazley.com](mailto:simon.chung@beazley.com)

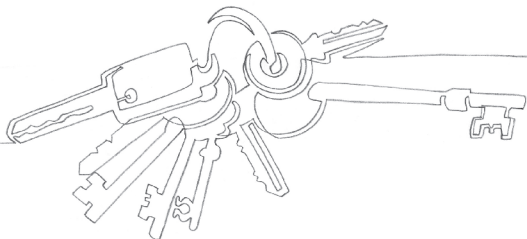


# Private Enterprise (Small Business)

We realize there is no such thing as a standard professional or cyber liability risk.

The private enterprise team focuses on meeting the professional and cyber liability needs of small businesses (with gross revenues up to \$35,000,000), offering rapid and responsive underwriting and claims service.

Ease of doing business is paramount to both brokers and clients in this segment of the market. We provide rapid quotes for US-domiciled clients from our offices in London and across the United States. And we have invested heavily in claims expertise to offer our clients a highly responsive and proactive service in the event of a claim.





# Private Enterprise (Small Business)

## AFB Media Tech<sup>®</sup>

### Coverage

Technology, professional, multimedia, privacy and network security liability coverage in a single form for a broad spectrum of companies in technology, media and business services.

### Highlights

- Errors and omissions coverage for technology-based services and products
- Broad professional liability coverage integrated into the policy
- Third party computer security and privacy liability coverage
- First party privacy coverage including costs for legal and forensics, notification and credit monitoring
- Multimedia and advertising liability coverage
- Regulatory defense and penalties
- PCI Fines, expenses and costs.

### Target market

- Software and hardware companies
- Managed service providers
- Technology staffing & consultants
- Internet service providers
- Mobile developers.

### Limits

Up to US \$5,000,000

### Key territories

US and worldwide

### Admitted/Non-admitted

Both available

### Contact

In the US: [jamie.orye@beazley.com](mailto:jamie.orye@beazley.com)

In the UK: [claire.chapman@beazley.com](mailto:claire.chapman@beazley.com)

# Private Enterprise (Small Business)

## MPL Secure – Miscellaneous E&O

### Coverage

Provides financial protection for errors and omissions and cyber liability arising from services provided by a wide range of businesses.

### Highlights

- Professional liability and Information Security & Privacy Liability
- Privacy Notification Costs
- Regulatory Defense and Penalties
- PCI Fines, Expenses and Costs
- Personal Injury Liability
- Website Media
- Industry specific enhancements available by endorsement for certain classes.

### Target market

A broad spectrum of companies that provide services to third parties, including (but not limited to):

- Lobbyists
- Management consultants
- Safety consultants
- Tax preparers
- Mediators/arbitrators
- Interpreters/translators
- Meeting/convention/event planners
- Disability representatives
- Independent claims adjusters/damage appraisers.

### Limits

Up to US \$5,000,000

### Key territories

US and worldwide

### Admitted/Non-admitted

Both available

### Contact

In the US: [safeer.mohammed@beazley.com](mailto:safeer.mohammed@beazley.com)

In the UK: [claire.chapman@beazley.com](mailto:claire.chapman@beazley.com)



# Private Enterprise (Small Business) Beazley Breach Response

## Coverage

A unique services-based data breach insurance tailored to the needs of organizations that collect personal information from their patients or customers.

## Highlights

- Breach notification for up to 500,000 affected individuals, with separate coverage limits for third party information security and privacy liability claims
- Breach response coverage provided outside limit of liability which includes forensic expert services and legal assistance, call center services, public relations and crisis management, and notification expenses along with breach resolution and mitigation services
- Coverage for regulatory defense and penalties, PCI fines, expenses and costs, and website content media liability (offline media coverage is also available)
- Broad third party information security and privacy liability
- First party coverage offered for cyber extortion, business interruption and data loss protection
- Low per incident retentions starting at \$1,000
- Free online loss control information services provided for each policy holder
- Dedicated in-house breach response team,

## Target market

Healthcare, education, retail, hospitality, charitable organizations, utilities, financial institutions, insurance agents/brokers and other public facing organizations.

## Limits

Up to US \$5,000,000 liability / Up to 500,000 notified individuals

## Key territories

Worldwide

## Admitted/Non-admitted

Both available (subject to state-specific exemptions)

## Contact

jeffrey.norton@beazley.com

# Private Enterprise (Small Business) Information Security & Privacy

## Coverage

Provides industry-leading coverage for emerging data security and privacy exposures facing companies today.

## Highlights

- Computer information security – third party security coverage in response to unauthorized access, theft or destruction of data, and malicious code
- Privacy liability – coverage for theft of personally identifiable non-public information; coverage for failure to comply with the insured's privacy policy
- Website media liability – coverage for the display of electronic content on insured's website; extends to many internet related exposures
- Provides notification costs, credit monitoring, regulatory defense/penalties and crisis management coverage
- First party coverage for losses from network security breaches

## Target markets

Not-for-profit, public or private enterprises which have care, custody or control of any confidential information or data, whether it be in electronic or paper format. In addition, our appetite includes any enterprise with a computer system.

## Limits

Up to US \$5,000,000

## Key territories

US and worldwide

## Admitted/Non-admitted

Both available (subject to state-specific exemptions)

## Contact

In the US: [jeffrey.norton@beazley.com](mailto:jeffrey.norton@beazley.com)

In the UK: [claire.chapman@beazley.com](mailto:claire.chapman@beazley.com)

# Private Enterprise (Small Business)

## Beazley ENVIRO

### Coverage

We offer two versions of our ENVIRO media tech form for environmental firms with revenues from \$250,000 to \$1,000,000. Professional liability protection that covers professional services (including media, technology and cyber-related risks arising from consulting, engineering and design activities) along with environmental protection that covers contracting operations, premise, transportation and disposal activities.

### Highlights

- Professional liability arising out of any act, error or omission in rendering or failure to render professional services
- Contractors' pollution legal liability (CPL) coverage for pollution conditions arising out of the performance of or failure to perform contracting services; available on either a claims made or occurrence coverage trigger subject to underwriting eligibility
- Technology risk coverage for electronic transfer of data, copyright infringement and web-hosting functions
- Pollution condition resulting from transported cargo
- Named Insured location pollution condition
- Pollution condition at a non-owned disposal site

### Target market

Engineering, consulting, project management and contracting/remediation firms generating more than 60% of gross revenues in providing environmental services

### Limits

Up to US \$5,000,000

### Key territories

Worldwide

### Contact

[jayne.cunningham@beazley.com](mailto:jayne.cunningham@beazley.com)

# Private Enterprise (Small Business)

## BeazleyOne ENVIRO

### Coverage

We offer two versions of our ENVIRO media tech form for environmental firms with revenues from \$250,000 to \$1,000,000. Liability protection that also includes commercial general liability coverage for firms seeking a comprehensive solution to address operational, environmental and professional risks in one policy.

### Highlights

- Commercial general liability coverage on either a claims made or occurrence coverage trigger subject to underwriting eligibility
- Professional liability arising out of any act, error or omission in rendering or failure to render professional services
- Contractors' pollution legal liability (CPL) coverage for pollution conditions arising out of the performance of or failure to perform contracting services; available on either a claims made or occurrence coverage trigger subject to underwriting eligibility
- Technology risk coverage for electronic transfer of data, copyright infringement and web-hosting functions
- Pollution condition resulting from transported cargo
- Named Insured location pollution condition
- Pollution condition at a non-owned disposal site
- Separate limit of liability for claims expenses included within the aggregate limit of liability available

### Target market

Engineering, consulting, project management and contracting/remediation firms generating more than 75% of gross revenues in providing environmental services

### Limits

Up to US \$5,000,000

### Key territories

US (including territories and possessions)

### Contact

[jayne.cunningham@beazley.com](mailto:jayne.cunningham@beazley.com)

# Private Enterprise (Small Business) Programs

## Coverage

Fully delegated and prior submit claims made professional, information security (including Beazley Breach Response) and or general liability binding authorities.

## Highlights

- Support specialist MGAs who are experts in their field
- Focus on industry-specific solutions
- Consideration given to policy forms suggested by the policyholder
- Stable, established market
- Experienced underwriters create innovative solutions
- Dedicated, integrated team of claims professionals and underwriters

## Target market

- Align with specialist MGAs who are leaders in their niche fields
- Use existing Beazley products or create customized offerings in conjunction with brokers/MGAs in order to target a critical mass

## Limits

Up to US \$5,000,000

## Key territories

US and Worldwide

## Admitted/Non-admitted

Both available

## Contact

In the US: [kathryn.janofsky@beazley.com](mailto:kathryn.janofsky@beazley.com)

In the UK: [claire.chapman@beazley.com](mailto:claire.chapman@beazley.com)

# Private Enterprise (Small Business) Miscellaneous Medical Professional & General Liability (Misc Med)

## Coverage

Broad product offering including coverage for medical professional, general liability, products liability, employee benefits liability, hired and non-owned auto, abuse, stop gap, excess and E&O. Our privacy liability goes beyond most standard miscellaneous medical policies and provides network security protection. Includes the cost to notify affected individuals in the event a patient's personal information is breached.

## Highlights

- Punitives and most favorable venue included in every quote
- Separate towers for each insuring agreement
- Third party security and privacy liability including regulatory defense and penalties
- Privacy breach response services including computer expert and legal services, crisis management and public relations, notification services (based on number of affected individuals), call center services and breach resolution and mitigation services
- Minimum premiums \$1,000.

## Target market

Ambulance (ground & patient transport), home health and hospice care, medical laboratories and clinics, therapy services (occupational, physical and speech), pharmacies (including compounding), imaging centers (CAT Scan, MRI, X-ray, etc).

## Limits

Up to US \$5,000,000

## Key territories

US and Worldwide

## Admitted/Non-admitted

Both available

## Contact

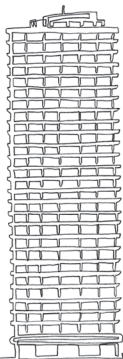
In the US: [daniel.springman@beazley.com](mailto:daniel.springman@beazley.com)

In the UK: [james.eaton@beazley.com](mailto:james.eaton@beazley.com)

# Property

With every policy we underwrite, our objective is simple: to make our clients' lives easier. That is why we seek to offer broader coverage, described in language that is easy to understand. That is why we prioritize fast and supportive claims service, to get our clients back on their feet after a loss. And that is why we employ some of the most experienced underwriters in the business, tasked with responding surely and swiftly to coverage requests that would baffle a rookie.

All Beazley policies are backed by security that is rated A by A.M. Best. Our non-admitted policies are underwritten for the account of the Beazley syndicates at Lloyd's (623 and 2623), supported by the Lloyd's chain of security.







# Property

## E&S Property

### Strategy

We offer surplus lines capacity for:

- Distressed or hard-to-place property risks, e.g., unprotected, high hazard or a property with older construction
- Risks with catastrophe exposures, e.g., risks needing windstorm or earthquake coverage
- Unique risks not considered by admitted markets, e.g., lack of historical, underwriting or pricing data.

### Product features

- All risk including (or excluding) flood and earthquake
- Difference in conditions including flood and earthquake
- Fire business.

### Target market

Small to mid-sized commercial entities including but not limited to:

- Institutional
- Manufacturing
- Retailers/shopping centers
- Hotels/motels
- Restaurants
- Office buildings
- Condominiums/apartments
- Vacant property.

### Capacity/CAT coverage

- Up to \$50,000,000 maximum per risk
- Up to \$10,000,000 for natural catastrophe perils
- Full limits, first loss, quota share and excess policies.

### Admitted/Non-admitted

Non-admitted – Lloyd's surplus lines

### Contact

joe.morrello@beazley.com

# Property

## Builders Risk (Admitted and E&S)

### Strategy

- Providing experienced, rapid and solution oriented technical capacity to the builders risk market

### Underwriting appetite

- All types of buildings and civil engineering projects
- Power projects for construction and first year of operation
- Oil and gas projects
- All other heavy and light industries
- Master programs and annual floaters
- Stand alone specified peril coverage (flood, named windstorm and earthquake), for builders risks.
- Contractor's blocks
- Rigger's liability, contractor's equipment, scheduled property, medical and diagnostic equipment, exhibition floater, electronic data processing equipment, trip transit, fine arts.

### Target market

- All owners, contractors, developers and governmental entities
- Lead or follow form positions
- Flexible capacity for primary, quota share, excess placements.

### Capacity/CAT coverage

- Limits of up to US \$200,000,000 available.
- CAT coverage capacity available, limits vary by risk, policy type and location.

### Policy form

- Broad completed value builders risk form
- Form has been accepted as a lead form by all major US builders risk insurers.
- Wording flexibility for unique / difficult situations.

### Admitted/Non-admitted

Admitted in all 50 States / Surplus lines paper used for CAT and overseas risks.

### Contact

In the US: denise.abshire@beazley.com

In the UK: colin.rose@beazley.com

# Property

## Homeowners (E&S)

### Strategy

We offer custom made insurance policies to homeowners who fall out of the admitted personal lines market

### Target market

- High value homes throughout the US

### Underwriting appetite

- Catastrophe exposed homes and condominiums in earthquake, hurricane and elevated fire risk regions of the US

### Policy form

- ISO based forms available (DP3, HO3, HO5, HO6) shock only, wind only & excess flood

### Capacity

- \$300,000 minimum coverage A up to \$15,000,000 total insured value

### Distribution

100% wholesale brokers

### Admitted/Non-admitted

Non-admitted – Lloyd's surplus lines

### Contact

katie.lamothe@beazley.com

kasey.dorrell@beazley.com

# Property

## Large Commercial Property

We extended our large risk property underwriting capabilities to the US early in 2017 in order to access business that we did not previously see in London. Underwriting risks domiciled in the US, our focus is on “soft occupancy” risks such as commercial real estate.

In addition to the US we also have an underwriting team in London providing the full range of our large property capabilities worldwide and a further hub in Singapore.

### Coverage

Financial loss as a result of physical damage to:

- Buildings
- Contents
- Machinery
- Equipment
- Stock
- Time element and loss of earnings.

Commercial property all risks insurance:

- Provides comprehensive coverage for the risks to which properties are exposed, whether they arise from perils of nature or human acts.

### Admitted/Non-admitted

Non-admitted – Lloyd’s surplus lines

### Policy form

Lloyd’s and broker manuscript forms by agreement. ISO coverage.

### Limits available

Up to US \$20,000,000 any one risk

US \$10,000,000 for critical catastrophe exposed risks

### Contact

ron.beauregard@beazley.com

# Property

## Worldwide Commercial

### Binding Authorities

Binding authorities are granted to experienced agents through selected brokers who enable us to access small commercial property business both economically and profitably.

#### Coverage

Subject to the terms and conditions of the policy, we will pay claims for: fire, explosion, flood, windstorm, earthquake, and other causes.

#### Limits available

US \$5,000,000 any one loss

#### Target market

- Offices
- Retail
- Restaurants
- Apartments.

#### Admitted/Non-admitted

Non-admitted – Lloyd's surplus lines

#### Contact

In the UK:

paul.bromley@beazley.com

laura.evans@beazley.com

alex.hardy@beazley.com

# Property

## Auto Physical Damage Binding Authorities

Binding authorities are granted to experienced agents through selected brokers who enable us to access auto physical damage risks both economically and profitably.

### Coverage

Subject to the terms and conditions of the actual policy, we will pay claims for losses arising from: fire, theft, combined additional coverages, collision, and other causes.

### Limits

Up to US \$5,000,000 any one schedule

### Target market

- Private automobile
- Commercial automobile
- Single-owner operator
- Fleet accounts.

### Admitted/Non-admitted

Non-admitted – Lloyd's surplus lines

### Contact

In the UK:

paul.bromley@beazley.com

laura.evans@beazley.com

alex.hardy@beazley.com

# Property

## Worldwide Homeowners

### Binding Authorities

Binding authorities are granted to experienced agents through selected brokers who enable us to access homeowners business both economically and profitably.

#### Coverage

Subject to the terms and conditions of the policy, we will pay claims for:

- Fire
- Windstorm (if coverage for this peril is purchased)
- Damage to and/or theft of contents (subject to the specific dollar limits insured for scheduled personal property)
- And other causes, as defined in the policy.

#### Limits available

US \$5,000,000 any one loss

#### Target market

Homeowners who meet predetermined underwriting criteria for maintaining upkeep of the premises.

#### Admitted/Non-admitted

Non-admitted – Lloyd's surplus lines

#### Contacts

In the UK:

paul.bromley@beazley.com

laura.evans@beazley.com

alex.hardy@beazley.com





## Accident & Health

Our principal underwriters and claims staff have an average of 25 years experience in the business. This extensive experience has provided us with comprehensive market and product knowledge that underpins excellent working relationships with brokers, intermediaries and their clients. Beazley has Accident & Health teams in the UK, the US, and Australia.





# Accident & Health Reinsurance

## Coverage

Facultative, whole account excess of loss, risk excess and quota share.

## Target

National and regional insurance companies and life companies requiring protection either on a catastrophe or risk excess basis or for a particular facultative group or individual risk. Quota share reinsurance for carriers supporting managing general underwriters (MGUs).

## Distribution

Brokers and MGUs

## Limits

Maximum any one person: US \$2,000,000

Maximum any one accumulation/program: US \$20,000,000

## Key territories

Worldwide including US and Canada

## Security

Lloyd's

## Contact

[martin.power@beazley.com](mailto:martin.power@beazley.com)



# Political Risks & Terrorism

Our political risk, trade credit and terrorism clients have exposures in markets around the world and we have paid claims in every continent bar Antarctica. Our clients rely upon extremely diligent and responsive underwriters for mitigation of performance, payment, terrorism and political risks. We set ourselves apart because we make rapid decisions based upon a deep understanding of our clients' businesses and the political and economic environment.

We lead the market in creative solutions to mitigate politically motivated and terrorist attacks on insured assets. The current product portfolio responds to damage from risks such as terrorism, war or riots, and the use of nuclear and chemical biological devices, to assets ranging from pipelines to vaults and people to stock.





# Political Risks

## Political Risk & Trade Credit Insurance

### Political risks coverage

We provide insurance for clients' assets exposed to events such as expropriation, nationalization, currency inconvertibility, license cancellation, wars, terrorism, civil disturbances, and other forms of political violence.

### Trade credit coverage

For companies trading with private and public counterparties, and for banks financing such transactions, we provide insurance to protect against non-payment risk.

Our trade credit account encompasses:

- Traditional structures for sale and/or purchase of goods and services on deferred payment terms or for which advances have been made
- Buyer and supplier credits and insurance in respect of payment instruments
- Protection against government sponsored acts before and after shipment of goods.

### Limits

- Political Risks \$50,000,000 per risk
- Non-payment by a government owned entity \$50,000,000 per buyer
- Trade credit/Non-payment by a corporate entity \$30,000,000 per buyer.

### Policy Period

Up to a maximum of seven years

### Contact

[lila.rymer@beazley.com](mailto:lila.rymer@beazley.com)

[matthew.dunne@beazley.com](mailto:matthew.dunne@beazley.com)

[garret.glassman@beazley.com](mailto:garret.glassman@beazley.com)

# Political Risks

## Terrorism Cover

Beazley provides coverage against politically motivated attacks, offering:

### Asset protection for businesses of all sizes

- Attacks resulting from terrorism and sabotage
- Riots, strikes, civil commotion
- Malicious damage
- Insurrection, revolution, rebellion
- Mutiny, coup d'état
- Civil war, war
- Nuclear, chemical, biological and radiological coverage.

### Coverage

- Material damage to insured assets
- Subsequent business interruption following a physical damage trigger.

### Terrorism liability

- Covers financial costs to a company against claims for damages by third parties or employees who are injured in a terrorist attack
- Extends to third party property damage.

### Target

- Businesses of any size, from companies with global assets to companies with a single critical asset
- Personal property including contents
- Banks and lenders wanting security on loans
- Insurance companies with significant risk retention under e.g. TRIPRA.

### Limits

Up to US \$100,000,000 any one risk for a period of up to 18 months (or 36 months for construction policies)

### Contact

lucy.straker@beazley.com, joseph.gilliland@beazley.com or us.terrorism@beazley.com



# Kidnap & Ransom

The policy offers both expert service and cost indemnity coverage. In the event of a threatening or actual personnel capture/detention, the insured has access to a panel of professionals with experience across a range of issues. The goal is to prevent a kidnap from occurring and in the event it does, to recover personnel quickly and safely, while covering associated costs and ultimately indemnifying any ransom paid.

## Coverage

The costs and expenses and expertise necessary for:

- Kidnap negotiation
- Extortion or threat assistance
- Hijack or detention recovery
- Personal accident or injury arising from any of the above
- Ransom protection and indemnity
- Evacuation and repatriation of affected individuals
- Psychiatric advice
- Legal expenses (Corporate cover only)
- Unlimited response services of selected experts.

Generally covers all directors, officers and employees as well as family members of these covered persons.

## Target markets

Corporations or families anywhere in the world, in particular these industries:

- Education, healthcare
- Not-for-profit (including non government organizations)
- Engineering, extraction, energy.

## Limits

Up to US \$25,000,000 for each coverage section.

## Contact

[kidnapandransom@beazley.com](mailto:kidnapandransom@beazley.com)

# Active Shooter

One of the most difficult to manage is the incursion of an armed individual intent on inflicting harm. The potential liability on the owners and management following an attack can be significant. The active shooter protection package assists the many institutions and organizations that are at risk: educational institutions, entertainment organizations, hotels, healthcare providers, religious institutions, retail organizations, rodeos, fairs & trade shows. The product goes beyond pure insurance and focuses on helping prevent, prepare for and respond to attacks.

## Cover overview

- An active shooter event is an incident involving an individual or group of individuals actively engaged in killing or attempting to kill people using deadly weapon(s) on any location(s) of the insured
- Primary third party liability cover for lawsuits arising from harm caused by attacks using firearms (to complement workers compensation coverage)
- Flexibility to set excesses and policy limits to suit the insureds' needs (access to policy limits up to \$20,000,000).<sup>1</sup>
- Written on a claims made basis
- Available on a standalone basis or together with other Beazley products.

## Key features and benefits

- Risk assessment of insured locations
- Sub-limit for specialist crisis management services
- Sub-limit for post event counselling services
- Physical damage sublimit of \$500,000 included as standard
- Business interruption policy extension available
- 24 hour crisis management service to help the institution respond immediately by setting up an emergency call center, advising on emergency communications, putting in place a recovery plan and arranging counselling
- Including access to the services of a panel of event responders.

## Contact

chris.parker@beazley.com, kerri.odwyer@beazley.com  
joseph.gilliland@beazley.com

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<sup>1</sup> Through the Lloyd's Active Shooter Consortium

# Contingency

## Coverage

Beazley are market leading specialists in contingency insurance for the sports, leisure, entertainment, conference, exhibition and trade show industries. Our underwriters have over 20 years experience and knowledge in this class to enable them to advise brokers and their clients on assessing risk and designing the right coverage.

## Highlights

- Event cancellation
- Non-appearance
- Weather Guard
- Beazley Action - Film
- Prize indemnity
- PVT - Political Violence Terrorism.

## Target

- Event organizers, media companies, broadcasters, sponsors, advertisers, promotion agencies, hotels, golf courses.

## Key Territories

Worldwide

## Admitted/Non-admitted

Weather non-admitted and admitted through a specialist partner  
All other coverages non-admitted.

## Limits

- Event cancellation – Up to \$50,000,000 for major events
- Non-appearance – Up to \$ 7,500,000
- Weather – Up to \$ 5,000,000
- Beazley Action – Up to \$ 5,000,000
- Prize indemnity – Up to \$ 5,000,000
- Political Violence Terrorism - Up to \$20,000,000.

## Contact

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claire.atley@beazley.com





The descriptions contained in this broker communication are for preliminary informational purposes only. In the US, the product may be available on an admitted basis in some but not all jurisdictions through Beazley Insurance Company, Inc. In other US jurisdictions, the product is underwritten by Beazley syndicates at Lloyd's and is available only on a surplus lines basis through licensed surplus lines brokers. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.

Except where products are issued by Beazley Insurance Company, Inc., coverages are underwritten by Beazley syndicates at Lloyd's and will vary depending on individual country law requirements and may be unavailable in some countries.

The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued.

Some coverages are made available through Beazley USA Services, Inc., which is a service company that is a part of the Beazley Group and has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's syndicates 623 and 2623 which are managed by Beazley Furlong Limited.

Beazley USA Services, Inc. is licensed and regulated by insurance regulatory authorities in the respective states of the US and transacts business in the State of California as Beazley Insurance Services (License#: 0G55497).

beazley

[www.beazley.com](http://www.beazley.com)

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designed  
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