Beazley
Large Commercial Property

From office buildings and hospitals to heavy industrial sites, we insure large commercial property around the world.
In a class of business in which it can be difficult to sustain a presence, especially when combined with natural catastrophe exposures, our underwriters work together with brokers and their clients to create tailored policies.

We are known for our disciplined underwriting approach whether on a primary or excess basis, bespoke wordings and stable partnerships with many of our relationships going back well over two decades. This approach has resulted in a lasting presence when others have had to leave the market.

Our reputation in the field of large commercial property insurance is reflected in the fact that we are the lead underwriter on around 60% of the business we write.

Global reach

With underwriters based in London, US and Singapore, we offer a global service which concentrates on:

- North America
- Latin America
- Caribbean
- South East Asia
- Australasia
- South Africa

This is delivered by specialist underwriters based in three hubs:

London
- The centre of our global network for large property and delivers the full range of our capabilities.

US
- 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.
- Underwrites risks domiciled in the US.
- Focus on “soft occupancy” risks such as commercial real estate.

Singapore
- From hospitality to heavy industry, we insure large commercial property business from throughout the Asia-Pacific region and Australia, with Indonesia, Japan, South Korea and Taiwan currently being our key territories.

The Beazley difference

- Strong lead underwriting capability on a worldwide basis.
- We are open-minded with an appetite to underwrite “distressed” and hard to place risks such as steel and utilities.
- Catastrophe capacity in peak catastrophe zones.
- An empowered team with a strong emphasis on service.
- Dedicated in-house claims team with wide experience including a range of industry sectors such as mining and power distribution.
- Clear and regular communications with all concerned parties.
What we look for in clients
If you are passionate about your business and take risk management seriously, we are serious about working with you. We provide substantial capacity to customers who:

• are committed to managing risks
• invest in engineering and safety
• look for long term stability in price and relationship.

Coverage available
Financial loss as a result of physical damage to:

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

Commercial property worldwide all risks insurance
Provides comprehensive coverage for the risks to which properties around the world are exposed, whether they arise from perils of nature or human acts.

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

Limits available
Up to US $20,000,000 for any one risk.
US $10,000,000 for critical catastrophe exposed risks.

Target market
A range of businesses benefit from our large commercial insurance cover including those in the fields of:

• Commercial real estate
• Electronics
• Grain
• Hotels
• Manufacturing plants
• Mining
• Power generation
• Roads, bridges and tunnels
• Railways and other transport
• Municipalities
• Retail
• Steel
• Utilities.
London

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About us

Beazley plc is the parent company of specialist insurance businesses with operations in Europe, the US, Canada, Latin America, Asia, Middle East and Australia. Beazley manages six Lloyd’s syndicates and is one of the largest insurers operating at Lloyd’s. All Lloyd’s syndicates are rated A (Excellent) by A.M. Best. We are market leaders in many of our chosen lines, which include cyber liability, professional indemnity, property, marine, reinsurance, accident and life, and political risks and contingency business.

The descriptions contained in this factsheet are for preliminary informational purposes only. 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. Coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers. The exact coverage afforded by the product(s) described in this factsheet are subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.