



# We are Allianz Commercial

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UK Appetite

# A message from us to you

UK APPETITE



Business risks are evolving in our ever-changing world. For over 130 years, Allianz has worked closely with partners and clients to handle these challenges. We have built strong, enduring relationships by providing technical expertise, outstanding multinational service and seamless claims handling. Now, we're even better.

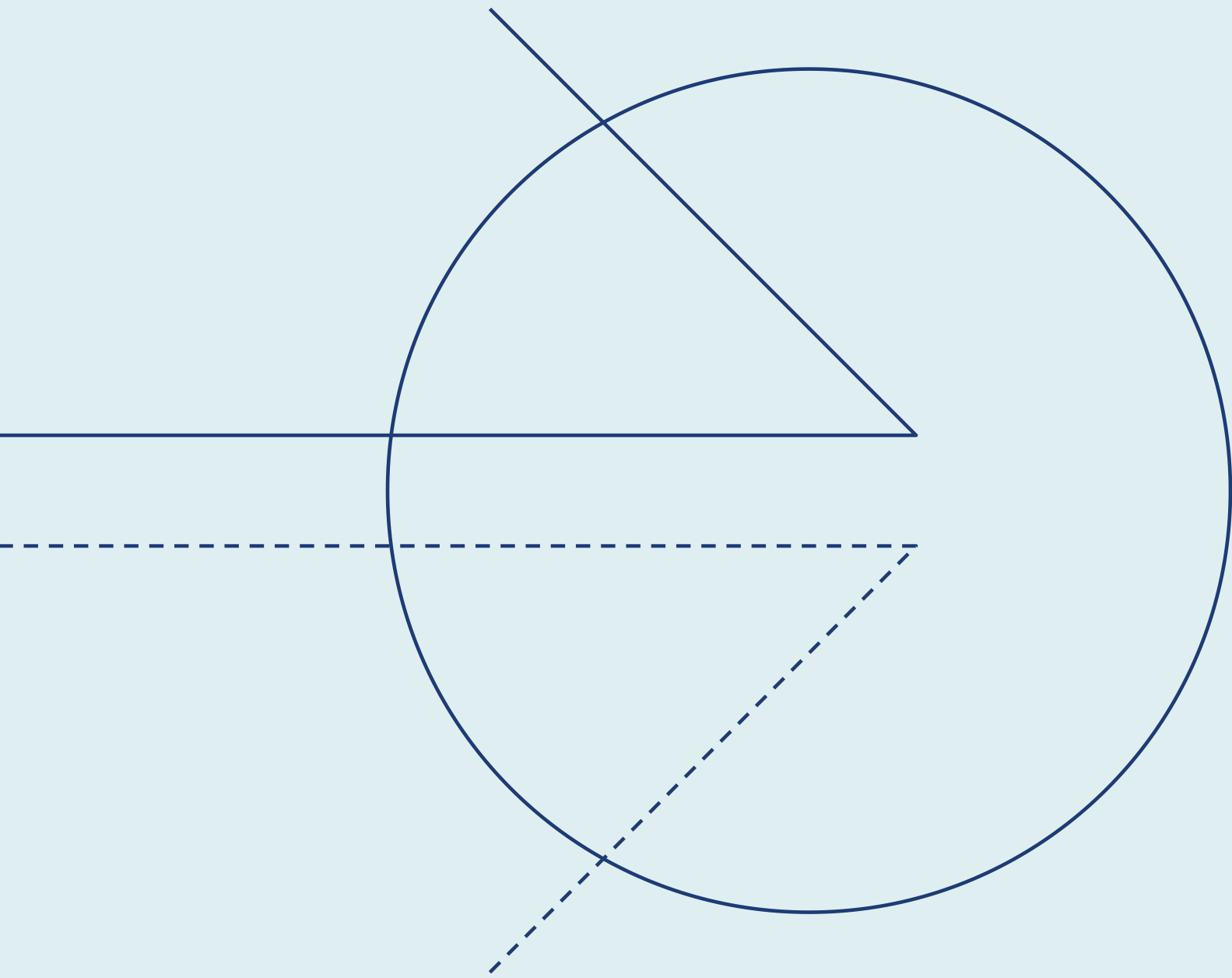
Allianz Commercial is the Allianz center of expertise and global carrier for insuring mid-sized businesses, large enterprises and specialist risks. Bringing together Allianz Global Corporate & Specialty (AGCS) and national Allianz P&C, Allianz Commercial is underpinned by 8,000 specialist employees in 50 owned offices, working with partners in over 200 countries and territories globally.

Our solutions are tailored to the individual risk profile of each single enterprise, inspired by our global industry experience and local market know-how. Powered by the people, financial strength and capabilities of the world's #1 insurance brand, we offer leading solutions that are globally coordinated and locally delivered - giving you confidence in tomorrow.

**Nadia Côté**

Commercial Managing Director UK, Allianz.

# Why choose Allianz Commercial?



Capacity to handle risks of any size and shape.



Global representation and network servicing clients in 200+ countries and territories.



Market leading UK claims service.



Manager of 2,800+ global programs, spanning 21,000+ local policies, via our Multinational capabilities.



Allianz is committed to decarbonize its insurance and investment portfolios by 2050 in close partnership with clients.



ESG integrated into our underwriting via industry-leading rules and tools.



2,000+ employees in 15 key locations.



**Part of Allianz Group: a leading worldwide provider of integrated financial services.**

# Distribution team at a glance

## Distribution Leadership Team



**Nick Hobbs**  
Chief Distribution Officer  
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**Alastair Warren-Upham**  
Head of Distribution, London  
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**Mike Thomas**  
Director of Distribution  
(Mid Corp, Digital, Regions)  
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**Jonathan Oldfield**  
Head of Engineering, Construction  
& Power, Customer & Distribution  
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## Regional Distribution Managers



**Julie O'Donovan**  
London Market Manager  
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**Mark O'Brien**  
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**Victoria Ashman**  
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**Viral Patel**  
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## Key Account Management



**Danny Turner**  
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**Hajar Bousfiha**  
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**Katharina Motz**  
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**Simon Weaver**  
Key Account Manager  
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## Client Relationship Managers



**James Harradence**  
Midlands & South  
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**Mike Gurrie**  
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# Property at a glance



## Coverage

- All Risks and Natural Catastrophe Property Damage and Business Interruption
- Mid-Corporate available stand alone or packaged with Liability.

## Capacity

- Mid-Corporate - up to £200m
- Large Corporate - up to €300m.

## Appetite Focus Areas

- Service Orientated Occupancies such as:
  - Financial & Professional Services
  - Real Estate
  - Hospitality & Leisure
  - Retail Trade
  - Airports, Transport & Logistics.
- Manufacturing/Process Industries such as:

- Manufacturing and Metalworking
- General and Precision Engineering
- Beverages.

## Market specific additions

- Mid-Corporate:
  - Print/Publishing.
- Large Corporate:
  - Public Sector & Education
  - Healthcare
  - Technology, Media, and Telecom
  - Lifesciences and Cosmetics.

## Restricted

- Waste disposal/recycling
- Agriculture and forestry (incl. livestock/animal farms and growing/standing crops)
- Coal-based companies
- Food processing of meat products.

## Who to contact:

### Mid Corporate Head Office



**Mark Ashwood**  
Head of Property  
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### Mid Corporate - Regional Underwriting Managers (RUMs)



**Chris Luscombe**  
Head of UK Real Estate  
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**Michelle Madden**  
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**Dave Harris**  
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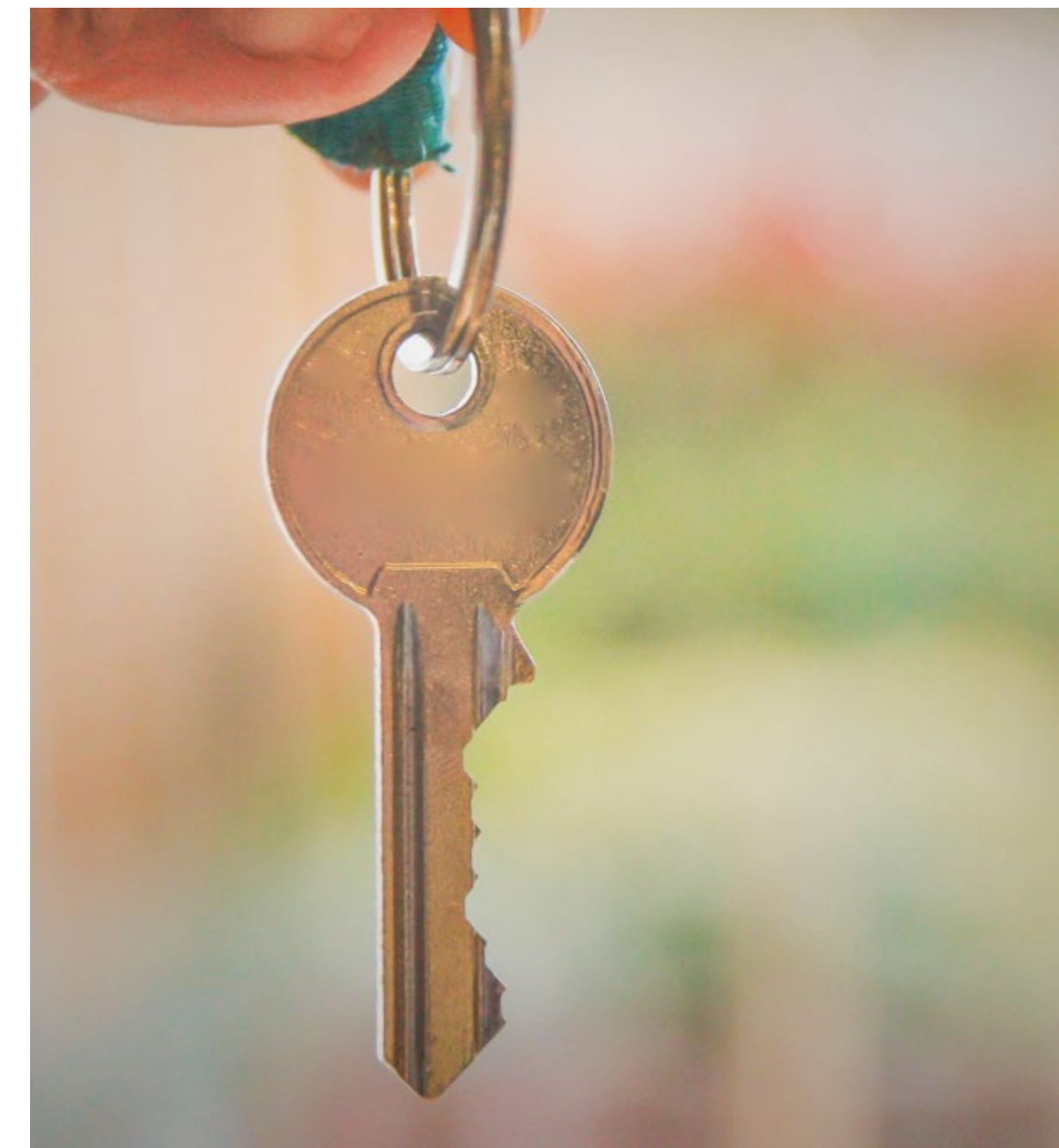
### Large Corporate



**Tim McGain**  
Regional Head of Property  
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**Danny Stock**  
UK Property Manager  
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# Political Violence & Terrorism at a glance



## Coverage

- Terrorism, Sabotage, SRCC, Rebellion, Revolution, Mutiny, Insurgency, Counter-Insurgency, Coup de état, Civil War & War
- Terrorism Liability (T3L)
- Terrorism Event Cancellation
- Active Assailant
- Nuclear, Chemical, Biological & Radiological Terrorism.

## Capacity

- Up to €100m
- Active Assailant and Nuclear, Chemical, Biological & Radiological Terrorism Up to 50m.

## Appetite Focus Areas

- Commercial Real Estate
- Financial & Professional Services
- Manufacturing Industry
- Construction/Engineering projects
- Entertainment/Sport/Film
- Lifesciences and Chemicals
- Technology, Media, and Telecom.

## Restricted

- Airports and Aerospace
- Rail Operators/Public Transport
- Security Companies
- Nuclear Power Plants
- Religious buildings/Places of worship
- Governmental, Military and Police buildings
- Embassies and Consulates
- Mining.

## Who to contact:

### Large Corporate



#### Srdjan Todorovic

Head of Global Political Violence & Hostile Environment Solutions  
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#### Tim McGain

Regional Head of Property  
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# Liability at a glance



## Coverage

- Tailor made International Programs
- Primary and Excess layer
- Comprehensive wordings as per market standard
- Mid-Corporate:
  - Available standalone, or packaged with Property.

## Capacity

- Mid-Corporate - up to £25m Primary, £50m Excess
- Large Corporate - up to €100m.

## Appetite Focus Areas

- Product/High Tech Manufacturing/ Metal Working/Precision Engineering
- Manufacturing & Automotive.

## Market specific additions

- Mid-Corporate:
  - Mid-Corporate:
  - Professional Services
  - Print/Publishing
  - Real Estate.
- Large Corporate:
  - Telecoms
  - Pharmaceuticals.

## Restricted

- Waste Disposal/Recycling
- Firearms
- Child Safety Products/Seats
- Cannabis/Tobacco/E-cigarettes
- Asbestos exposures
- Mining Helmets



- Automotive Recall
- Amusement, Gambling & Recreation Industries
- Healthcare Providers
- Medical Malpractice (incl. Hospitals)
- Education.

## Market specific additions

- Large Corporate:
  - Residential Real Estate.

## Who to contact:

### Mid Corporate Head Office



**Helen Bancroft**  
Head of Liability  
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### Large Corporate



**Luke Baker**  
Regional Head of Liability  
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### Mid Corporate - RUMs



**Michelle Madden**  
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**Jo Clelland**  
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# Environmental Liability at a glance



## Coverage

- Premises Pollution
- Contractors Pollution.

## Capacity

- Up to €25m.

## Appetite Focus Areas

Large accounts and Middle market business in the following:

- Manufacturing/Process Industries
- Energy (downstream)
- Construction (practice and projects)
- Real Estate
- Retail Trade.

## Restricted

- Mining
- Offshore
- Nuclear
- Hydraulic fracturing
- Fireworks/fertilizer production
- Clean-up cost cap/finite risk
- Oil pipeline/waste disposal sites written as such.

Who to contact:

Large Corporate



**Luke Baker**  
Regional Head of Liability  
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**Chandler Morris**  
Regional Head Environmental Liability  
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# Clinical Trials at a glance



**Coverage**

- Indemnity to insured as “trial sponsor”, inc. pharmaceutical companies and contract research organisations
- Liability for injury to a trial participant, including no-fault compensation where required
- Coverage possible for full trial length
- Fully admitted policies in each territory in local language
- Compliance with the local level of cover in all territories.

**Capacity**

- Up to €50 million for Multi-Center Trials.

**Who to contact:**

**Large Corporate**



**Luke Baker**  
Regional Head of Liability  
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**Lee Raymond**  
Clinical Trials Team Leader  
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**Appetite Focus Areas**

- Pharmaceutical
- Medical Device.

**Restricted**

- Trials involving pregnant Women
- Xenotransplants
- Gene Therapy
- Cell Therapy
- Pure surgical procedures (where no drugs nor medical devices are tested)
- Trials involving the deliberate transmission of infectious agents to participants.

# Commercial D&O at a glance



## Coverage

- Directors and Officers Liability
- Side A DIC
- Employment Practices Liability (EPL)
- Pension Trustee Liability (PTL)
- Crime.

## Capacity

- Up to €25m (varies upon product).

## Appetite Focus Areas

- Product/High Tech Manufacturing/  
Metal Working/Precision Engineering
- Manufacturing & Automotive.

## Market specific additions

- From smaller and to  
large size companies with  
international subsidiaries

- Offering across all Industries for  
both private and public companies
- Primary and excess positions
- Broad product offering including  
standalone PTL, POSI EPL and  
Crime solutions.

## Restricted

- Mid-Corporate:
  - Financial Institutions
  - Professional Sports.

## Market specific additions

- Mid-Corporate:
  - Digitally traded product  
offering available.

## Who to contact:

### Mid Corporate - RUMs



#### Michelle Madden

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#### Dave Harris

Midlands and South West

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#### Karen Pickersgill

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#### Jo Clelland

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### Mid Corporate Head Office



#### Joe Roberts

Specialty Lines Underwriting Manager

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### Large Corporate



#### Hannah Tindal

Regional Head of Commercial D&O

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#### Martin Stewart

D&O Underwriting Manager

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# Professional Indemnity at a glance



## Coverage

- Primary and Excess
- SME's to Large International Firms
- Multinational Programmes
- Bespoke Solutions.

## Capacity

- £15m Each and Every Claim
- Mid-Corporate Up to £5m
- Mid Corporate Digitally traded Proposition Available - Focused on Firms with Fee income below £10m.

## Appetite Focus Areas

- Accountants
- Architects
- Design and Construction
- Engineers

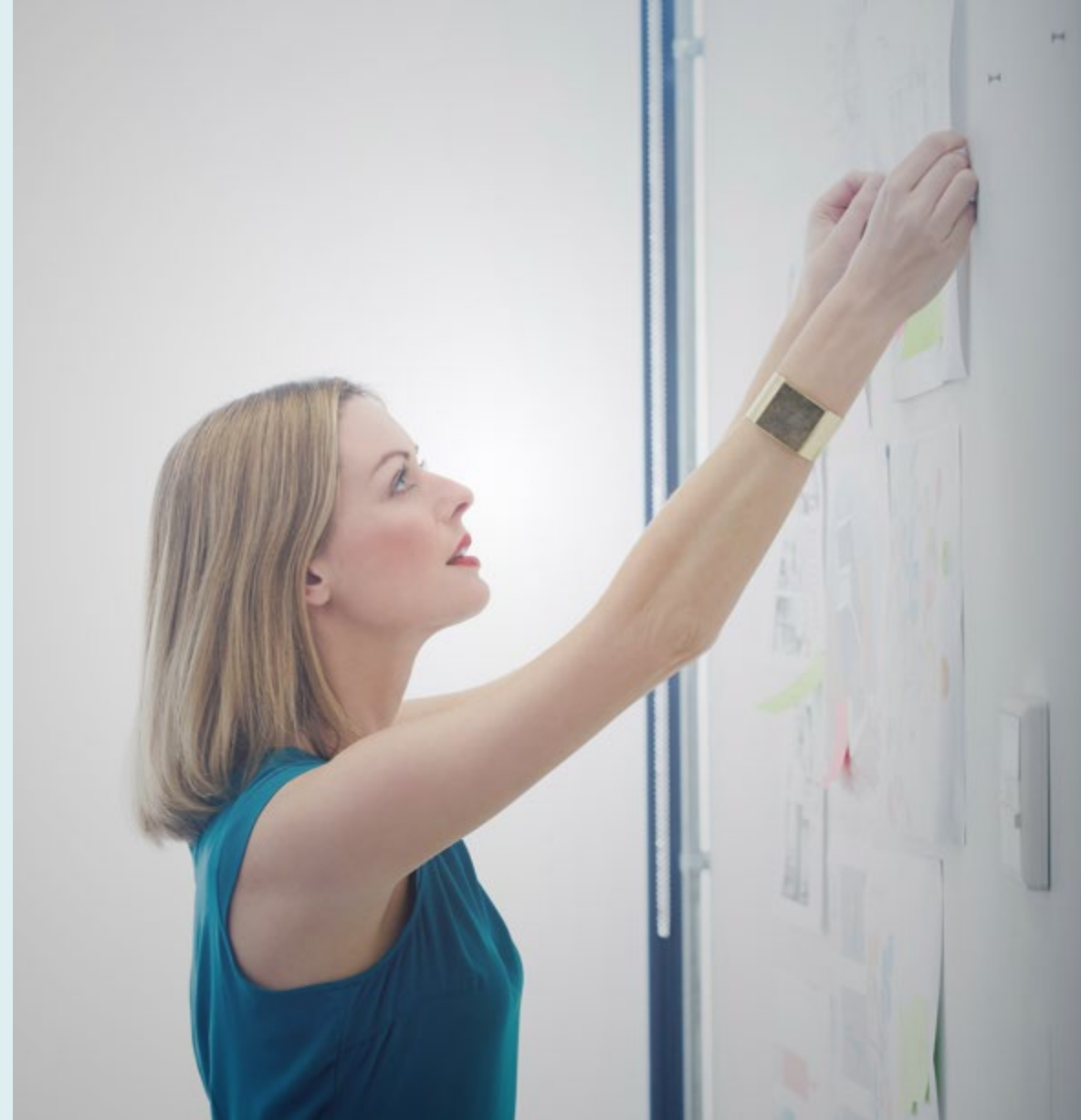
- Insurance Brokers
- Miscellaneous
- Solicitors
- Surveyors.

## Restricted

- Financial Services
- Valuations for lending
- Process Engineering
- Medical Malpractice
- Waste to Energy
- Tax Avoidance/Mitigation Work.

## Market specific additions

- Mid-Corporate:
  - Digitally traded product offering available.



## Who to contact:

### Large Corporate



**Kat Watson**  
Regional Head of Professional Indemnity  
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**Richard Smart**  
Professional Indemnity Underwriting Manager  
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### Mid Corporate Head Office



**Joe Roberts**  
Specialty Lines Underwriting Manager  
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### Mid Corporate - RUMs



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# Financial Institutions at a glance



## Coverage

- FI D&O
- FI PI
- FI CRIME
- PTL

## Capacity

- Up to €25m.

## Appetite Focus Areas

- Broad appetite across Financial Services with a focus on Banks, Insurance Companies and Asset Managers
- Appetite for Large and Middle market risks
- Broad product offering including FI D&O, FIPI, FI CRIME,
- FI EPL and FI PTL.

## Restricted

- Digital assets
- SPAC's
- Standalone EPL.

## Who to contact:

### Large Corporate



**Mark Bachl-Cohen**  
Regional Head of  
Financial Institutions  
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# Cyber at a glance



## Coverage

- Primary stand-alone Cyber
- Excess Cyber
- Technology PI
- Media PI.

## Capacity

- Up to €/£10m.

## Appetite Focus Areas

- Selective growth appetite across virtually all industries, but with focus on per-account risk quality
- Preference for excess positions.

## Restricted

- Cryptocurrency
- Payment processors
- Pay day loan companies
- Air traffic controllers
- Adult entertainment
- Online gambling
- Central reserve banks
- Trading platforms and stock exchanges
- Social media platforms
- Music streaming
- Cyber Property Damage cover.

## Who to contact:

### Large Corporate



**Michela Moro**  
Regional Head of Cyber  
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### Mid Corporate



**Christian Simpson**  
Underwriting Manager, MidCorp EC&P  
[christian.simpson@allianz.co.uk](mailto:christian.simpson@allianz.co.uk)



# Aviation at a glance



### Coverage

- Airlines
- General Aviation
- Aerospace.

### Capacity

- Airlines
  - Hull/Liability up to \$/€250m
  - Hull/War up to \$25m per aircraft, \$75m in the aggregate Allianz share.
- General Aviation
  - Hull/Liability \$/€300m
  - Hull/War up to \$25m per aircraft, \$75m in the aggregate Allianz share.

- Aerospace - Major Risks
  - Hull/Liability \$/€250m.
- Aerospace - Non Major Risks
  - Hull/Liability \$/€300m.

- Aerospace - Excess AVN52
  - up to \$50m Allianz share.

### Appetite Focus Areas

- Product/High Tech Manufacturing/  
Metal Working/  
Precision Engineering
- Manufacturing & Automotive.

### Who to contact:

#### Specialty



**Jonathan Milford-Cottam**  
Regional Head of Aviation  
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**Ben Cannon**  
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**Paul Mann**  
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**Lawrie Capp**  
Regional Product Leader, Airline  
[lawrie.capp@allianz.com](mailto:lawrie.capp@allianz.com)



### Market specific additions

- Airlines
  - Increased line sizes
  - New business (especially as Lead)
  - Start-up airlines
  - Broad appetite to grow across portfolio.
- General Aviation
  - Increased line sizes
  - Commercial fixed and rotor wing
  - Industrial Aid
  - Broad appetite to grow across portfolio.
- Aerospace
  - Increased line sizes
  - Broad appetite to grow across portfolio.

Allianz Commercial will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions.

# Marine Hull & Liability at a glance



## Coverage

- Blue Water
- Brown Water
- Pleasure Craft
- Builder's Risk
- Marine Liability  
(Including Marine Property).

## Capacity

- US\$75mn

## Appetite Focus Areas

- Blue Water Hull
  - Chemical/Product/Crude Oil Tankers
  - LNG/LPG/LNP Carriers
  - Offshore Supply/Support vessels

- Bulkers
- Container vessels
- Cargo carriers.

- Marine Liability  
(Including Marine Property)
  - General Marine Liability
  - Port & Terminals including Marine Property.

- Specialized binders and facilities  
(e.g. super yachts, brown water, etc.).

## Restricted

- Fishing Vessels
- Livestock carriers.

## Who to contact:

### Specialty



**Tom Argentieri**  
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**Philip Graham**  
Regional Head of Marine and Global  
Product Leader Marine Liability  
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**Ross Taylor**  
Underwriting Team Leader, Marine  
Liabilities and Ports and Terminals  
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# Marine Cargo at a glance



### Coverage

- International Transit, Domestic Transit
- Stock through-put
- Project cargo, Delay in Start-Up.

Tailored coverages with specialised wording linked to industry segments.

### Capacity

- International Transit, Domestic Transit - \$100 mn
- Stock through-put - \$100m
- Project cargo, Delay in Start-Up - \$150m.



Who to contact:

### Specialty



**Philip Graham**  
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**Paul Crawford**  
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**John Dixon**  
Senior Underwriter, Cargo  
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### Appetite Focus Areas

- Complex business that requires local policies, risk controls and tailored underwriting/claims expertise
- Multinational and Captive Programmes
- Appetite for risks in a wide range of industries with a focus on risk managed accounts (e.g. manufacturers, importers/exporters and traders)
- Stock throughput policies and transit programmes
- Project Cargo incl. Delay in Start-Up.

### Restricted

- International car accounts
- Live animals.

Allianz Commercial will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions.



# Natural Resources & Renewables at a glance



## Coverage

- Offshore Energy
  - Construction and Operational PD/BI/DSU/OEE/TPL/EAR/PL.
- Onshore Energy
  - Operational PD/BI.
- Renewables EAR
  - Wind/Solar/BESS.

## Capacity

- Offshore Energy
  - Up to €/\$200m.
- Onshore Energy
  - Up to €/\$200m.

## Appetite Focus Areas

- Offshore Energy
  - Oil and Gas E&P assets including FPSO/FLNG/FSRU
  - Offshore Gulf of Mexico Wind
  - Offshore Renewables (including Interconnectors and OFTO assets).

## Onshore Energy

- Refining and Petrochemical assets
- LNG processing
- Chemical Fertiliser Plants
- Renewables
- Wind, Solar PV, BESS (Ops/Construction)
- Hydrogen, Hydro, Carbon Capture (Ops)
- Conventional Power Plants
- Mining.

## Restricted

- Thermal Coal
- Mine Tailings Dams
- Underground Mining
- Tar Sands
- Waste to Energy
- Geothermal
- Solar Thermal
- Stand-alone fracking
- Stand-alone drilling and land-rigs
- Stand-alone OEE/TPL
- Tidal Power
- STOR
- Wood Chip Biomass
- Anaerobic digestion
- Roof Mounted Solar.

## Who to contact:

### Large Corporate



**Rory Thompson**  
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**George Macdonald Milner**  
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### Mid Corporate



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# Construction at a glance



## Coverage

- EAR/CAR - Course of Construction
  - Single Projects, Annual Policies/ Open Covers including TPL, CPE, DSU
  - UK and International.
- CECR/Operational Infrastructures
  - Only when written in conjunction with CAR
  - UK and International.

## Capacity

- Large-Corporate
  - Up to €200m on a PML basis
  - UK and International risks.
- Mid-Corporate:
  - Up to £80m on a PML basis
  - Project values up to <=£200m
  - Annual Policies with a turnover <=£1bn
  - UK risks only.

## Appetite Focus Areas

- EAR/CAR - Course of Construction
  - Project and Annual Policies/ Open Covers (for Contractors, Owners/Principals)
  - Civil Engineering/ Infrastructure projects
  - Buildings (Residential & Commercial)
  - Green Hydrogen (incl 1st year of Ops)
  - EV Production Plants
  - General Manufacturing plants (all industries)
  - Downstream Energy & Chemical Plants
  - Mine Development Projects (excluding thermal coal)
  - Power & Utilities (excluding coal fired)
  - Renewable energy (Onshore Wind, PV, Hydrogen).

## Who to contact:

### Large Corporate



**Jonathan Tabor**  
Regional Head of Construction  
[jonathan.tabor@allianz.com](mailto:jonathan.tabor@allianz.com)

### Restricted

- Exposures
  - High Nat Cat areas (single risks & accumulation with open covers)
  - High DSU exposures
  - Unproven technologies
  - Concentrated Solar.
- CECR
  - Civil Engineering Completed Structures (unless in conjunction with the original CAR placement).
- Occupancies
  - Waste to Energy
  - Biomass
  - Hydro Power
  - Underground mine development
  - Timber/Wood frame construction.

### Mid Corporate



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**Arshad Rashid**  
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# Entertainment & Sport at a glance



## Coverage

- Production Portfolio
  - Cast
  - Extra Expense
  - Props/Sets/Wardrobe
  - Miscellaneous Equipment
  - Media: Negative Film & Faulty Stock
  - Third Party Property Damage
- Inland Marine/Equipment Floater
- General Liability
- Umbrella/Excess Liability
- Workers' Compensation/  
Employers' Liability, Auto
- Property
- Foreign Package Liability
- Contingency
  - Cancellation
  - Non-appearance
  - Transmission Failure.

## Capacity

- Up to €/\$200m.

## Appetite Focus Areas

- Global Advertising Wrap-up/DICE Insurance Programs
- Global Motion Picture/TV Programs
- Media Equipment
- Sports/Events Liability
- Theatrical and Global Conferences & Exhibition Programs.

## Production

- Motion Picture Studio Productions
- TV Production
- Independent Films
- Advertising Agency DICE Wrap-Ups
- DICE: Documentaries, Industrial, Commercials and Educational productions
- Post-production Facilities.

## Live - Events & Sports

- Touring Entertainers
- Festivals
- Concerts
- Live Events
- Event Promoters/Producers
- Sport events/teams/leagues/federations
- Corporate events/fairs/exhibitions
- Equipment rental
- Motorsport events/teams/associations/  
governing bodies.

## Restricted

- Communicable Disease
- Cyber.



## Who to contact:

### Large Corporate



**Ian Mercer**  
Regional Head of Entertainment  
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# Alternative Risk Transfer at a glance



## Coverage

- Designed to assist Clients to manage retention of risk over a single or multiple P&C lines of business over single or multiple years.
- Efficient use of client retention capacity.
- Aggregated deductibles and limits over single or multiple lines triggering risk transfer above retention.
- Can include both traditional and non-traditional elements, including parametric triggers.
- Global Fronting capability expands across 200+ countries and on a multi-line and multi-year basis, if needed.
- Transactions up to 5 years tenure.
- Risk transfer capacity highly tailored depending on structure and client retention requirements.

## Appetite Focus Areas

- Structured multi-year/multi-line solutions for Corporates or Captives
  - Address gaps caused by non-availability of traditional cover, e.g., Commercial Auto, Property, D&O.
  - Allows for efficient voluntary retention of risk.
  - Often contain elements of risk financing/profit sharing, for clients who want to retain risk, but still need to manage volatility.

- Bespoke solutions that manage risk in an integrated way across lines and years,
- Long term arrangements, but able to adapt as needs change.
- Captive Solutions
  - Multi-line and multi-year global fronting as a stand-alone service
  - Structured per event and aggregate excess of loss captive reinsurance.
- Virtual Captive Solutions
  - Insurance framework designed to create the economic benefits of a captive, when an actual captive is not a viable option.

## Who to contact:

### Large Corporate & Upper Mid Corporate



**Dan Tomlinson**  
Head of Alternative Risk Transfer,  
London Markets  
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# Multinational at a glance



Our Multinational proposition has the depth and breadth to cater to a range of customers with international coverage requirements.

Whether you are a multinational conglomerate with far reaching and complex needs or a UK SME with European exposure we can meet your needs.

- One of the largest owned networks, covering 200+ territories across the globe.
- Single, seamless orchestration tool to guide program instruction, implementation and certification to ensure our customers can focus on their business activities.
- Flexibility in creating complex insurance programs with a series of local policies

or more blended solutions of UK + Freedom of Service coverages.

- Dedicated points of contact at every step of the way from planning, deployment to monitoring of your global program to give our customers the confidence through our expertise.

## Core Strengths

### Underwriting

Multinational underwriters based around the UK, to provide:

- Appropriate program design with a combination of master and local policies
- Compliance with local regulation and requirements.

### Claims

650+ experienced claims handlers using



their country knowledge and experience in managing multinational claims.

### Risk Consulting Services

260+ engineers, with industry-specific experience and expertise spanning:

- Technical assessments, loss control programs, loss analysis, business interruption, cyber and more
- Innovative approach leveraging cutting-edge technology in addressing both traditional and emerging risks.

### Captive Fronting Solutions

Tailored fronting solutions to support our clients with captive entities:

- For clients who desire a greater control of their own global risk management programs
- Bespoke programs for each client, covering traditional lines of business and/or special coverages.

## Who to contact:



### Kevin Hegel

Regional Head of Multinational  
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### Andy Cassell

Head of MidCorp Multinational  
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## Mid Corporate



### Ella Turpie

Multinational Team Leader  
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## Large Corporate



### Allie Chadwick

Multinational Market Practice Leader  
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### Jemma Cooper

Multinational Team Manager  
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### Ollie Campman

Multinational Team Manager  
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# Digital at a glance



### Products

- Complete Business - for a wide spectrum of trades, from manufacturing to wholesale.
- Complete Office - for office-based businesses including solicitors, graphic designers and doctors.
- Complete Retailer - for independently owned retail businesses including butchers and sweet shops.
- Complete Contractor - for companies operating in a wide range of construction and professional trades.
- Complete Property Owner - for property owners with up to 20 commercial or residential premises.
- Complete Flat Owner - for owners of blocks of flats, with up to 20 premises.

- Complete Mini-fleet - for fleets of 3-15 business vehicles.
- Complete Professional indemnity - for businesses with fees of up to £2.5m or a turnover of up to £7.5m, traded digitally.
- Complete Accident and Health - for group personal accident and business travel cover.
- Complete Directors and Officers - for businesses with a turnover of up to £200m.
- Complete Cargo - to protect goods whilst in transit worldwide or in storage in the UK.

### Who to contact:



**Rob Gowers**  
 Digital Distribution Manager  
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**Anneke Graham**  
 Head of Underwriting for Digital Trading  
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**Cat Harrison**  
 Digital Distribution Manager (Maternity Leave)  
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**Digital Contact Centre**  
**0344 893 9577**  
[sbt@allianz.co.uk](mailto:sbt@allianz.co.uk)

[Allianz SME appetite guide](#)



Allianz Commercial will consider every risk on its own merit. Capacity and Coverage offered to individual clients subject to hazard, Nat Cat exposure, grading, terms & conditions.

# Accident & Health at a glance



## Coverage

- Personal Accident
- Travel
- Sickness.

## Capacity

- Up to £2m per person
- Up to £25m per group.

## Appetite Focus Areas

- SME to large national firms
- All professions within appetite
- Travel
- Stand alone or part of a package including supporting Employers Liability
- Digitally traded product available.

## Restricted

- Professional Sports
- Retail exposure
- Travel to sanctioned territories
- Tour Operators
- Offshore risks.

## Who to contact:

### Mid Corporate Head Office



**Shaun Fagan**  
Senior Underwriter - Head Office  
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### Mid Corporate - RUMs



**Michelle Madden**  
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**Dave Harris**  
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**Jo Clelland**  
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# Commercial Motor at a glance



### Coverage

- Comprehensive
- Third party, fire and theft
- Third party only.

### Capacity

- £20m TPPD Cars
- £10m TPPD other vehicles.

### Appetite Focus Areas

- Well established businesses with over 14 vehicles used in connection with their profession
- Typical fleets made up of cars and/or commercial vehicles used for the transportation of own goods
- Able to provide insurance for a broad range of businesses and will consider those that sit outside of these parameters.

### Restricted

- Motor Traders
- Motor Sports
- Sharing Economy
- Risks which carry high quantities of hazardous goods
- Self-drive hire operators
- Motor bikes, mopeds, quad bikes and 3 wheeled vehicles
- Risks with frequent use outside of the UK.

## Who to contact:

### Head Office



#### Gerry Ross

Head of Commercial Motor  
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### RUMs



#### Michelle Madden

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#### John O'Connor

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# Motor Trade at a glance



### Coverage

- Motor - Comprehensive, Partial Comp, TPF&T, TPO
- Liability - Primary
- Property - All Risks.

### Capacity

- Motor - £10m TPPD all vehicles
- Liability - primary to £25m
- Property - up to £200m.

### Appetite Focus Areas

- Established businesses with a consistent claims experience
- Balance of exposure across Road Risks, Property and Liability sections
- Bodyshops
- Mechanical repairers
- Small light commercial sales and repair businesses

- Sign writers
- Motorcycle sales and repair businesses.

### Restricted

- Risks without property, motor & liability covers.
- Self-drive hire operators
- E-Scooters
- Breakers/dismantlers/salvage dealers
- Concessionaires
- Import brokers and dealers of grey imports
- Vehicle manufacturers
- Kit car manufacturers
- Motor vehicle Training
- Car jockeying
- Haulage
- Motor factors
- Cash for cars/employee Car ownership scheme

- Sharing economy businesses
- Direct participation or involvement, inc product supply, in motor sports
- Recovery of vehicles involved in the movement of livestock
- Repossessions of vehicles
- Manufacturing of bio-diesel
- Risks with airside exposure
- Cover for tankers or risks carrying high quantities of hazardous goods
- Libel and excess of loss cover
- Manual work in USA/Canada
- Retroactive covers
- Public or private hire
- Coach proprietors.

## Who to contact:

### Head Office



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### RUMs



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Thank  
you

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