

geo/



CONSTRUCTION &
RENOVATION

SPECIALIST
COMMERCIAL



LIFESTYLE & LEISURE



AGRICULTURE

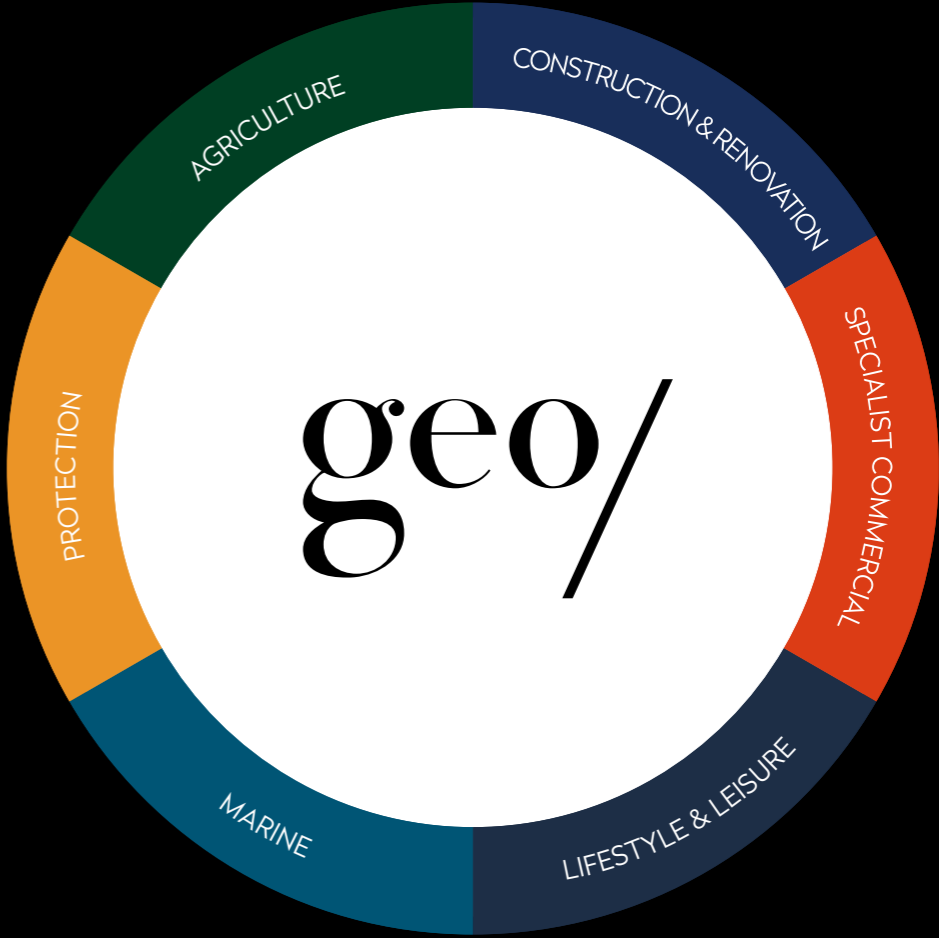
PROTECTION



MARINE

INSURANCE SOLUTIONS FOR
UK COMMERCIAL BUSINESS SECTORS

A chartered MGA Geo Underwriting specialises in offering tailored insurance solutions that cater to clients that require cover that's a bit more **special**.



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From construction and commercial to agriculture, leisure, marine and protection, Geo's diverse range of product lines, housed together with market-leading brands, span multiple business sectors. Offering quality, bespoke products backed by experienced teams providing expert advice, excellent service and A-rated capacity, Geo gives brokers freedom of choice and greater reach within the UK insurance market.

- Farm
- Farm Motor
- Rural Business Motor
- Ancillary Products



AGRICULTURE

Geo Agriculture is the largest MGA provider of specialist Agricultural insurance products in the UK, offering multiple product solutions to suit the needs of the client and their specific business. Core product lines provide cover for farm buildings, contents, machinery and vehicles across the full spectrum of agricultural business; while the ancillary offering caters to a number of rural trades and activities, including shoot, equine, livestock and commercial motor risks.

PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
CORE PRODUCTS		
FARM	<ul style="list-style-type: none"> • All forms of farming risks • All types of farm, farm building and associated machinery • Smallholdings • Estates 	<ul style="list-style-type: none"> • Arable • Beef • Dairy • Sheep • Standard diversifications • Smallholders • Estates
FARM MOTOR	All forms of farming risks	<ul style="list-style-type: none"> • Agricultural vehicles • Commercial vehicles • Private cars • Trailers • Implements and attachments • Vintage tractors • Special types • Agricultural haulage vehicles where part of a wider fleet • Fleet rates and NCD rated
BUSINESS MOTOR	Rural-based business vehicles	<ul style="list-style-type: none"> • Private cars • Commercial vehicles up to 7.5 tonnes • Special types • Fleet rated and NCD rated • Fleets up to 15 vehicles
ANCILLARY PRODUCTS		
EQUINE	All types of horses	<ul style="list-style-type: none"> • Young, mature and veteran horses • Pleasure horses • At grass or retired horses • Low to mid-level sports horses • Amateur sports horses • Multiple horses • Breeding risks • Injection and extrusion
COUNTRYSIDE LIABILITY	A standalone policy providing protection for individuals and companies in the agricultural sectors that provide services to agricultural-related industries.	<ul style="list-style-type: none"> • EL/PL/POL • Agricultural Contractors • Landowners • Gamekeeping • Beekeeping • Relief milkers • Clerical trades and services • Kennels and catteries • Pest control • Farm shops • Hog roasts • Cycle hire
LIVESTOCK	All types of risks for all types of livestock kept for business purposes or leisure pursuits. • Premiums start from £100 + IPT	<ul style="list-style-type: none"> • All risks mortality • Disease – full herd or specified animals • Loss of use • Vendors guarantee • Infertility guarantee • Bull breeders' warranty
HORTICULTURE	Designed to meet the commercial insurance requirements of clients involved in the science of growing and caring for plants. Cover options include: <ul style="list-style-type: none"> • Property • Employers' and public liability • Money • Business interruption • Goods in transit • Personal accident • Commercial all risks • Hired-in plant 	<ul style="list-style-type: none"> • Garden centres • Nurseries • Horticultural growers of plants, nuts, fruits, vegetables, herbs, ornamental plants and flowers.
SHOOT	Protection for various types of shooting, fishing and hawking/falconry activities on private land. Cover options include: <ul style="list-style-type: none"> • Public and products' liability • Personal accident (employees and/or shoot members) • Shoot abandonment • Employers' liability • Property damage 	<ul style="list-style-type: none"> • One-off shoots • Clay pigeons • Pest/vermin control • Gamekeepers • Rough or pigeon shoots • Deer stalking • Goose guides • Archery and air rifle ranges • Hawking and falconry • Fishing clubs

Contractors Liability

Contractors All Risks

Excess of Loss

NON-NEGLIGENT JCT 21.2.1/6.5.1



CONSTRUCTION & RENOVATION

Construction solutions are provided by Thames Underwriting, Geo's specialist MGA partner.

Thames Underwriting offers bespoke underwritten solutions to a broad range of customers, with trade specific scheme wordings and products covering high risk trades and activities.

Thames offers a fast-quote service when needed, allowing brokers to act quickly in the fast-paced environment of the construction insurance market.

PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
GROUNDWORKING, CIVIL ENGINEERS & ALLIED TRADES	Designed for a wide range of trades operating in the civil engineering industry	<ul style="list-style-type: none">• Employers Liability, Public & Products Liability, Contractors All Risks & Plant• Unrestricted depth option• Cover for work carried out in hazardous locations including – rail work, airports, bridges, power stations and more• Optional extensions including – Professional Indemnity, Defective Workmanship, Financial Loss & Non-Licensed Asbestos
HIGH RISK CONTRACTING TRADES	Designed for a wide range of high-risk contracting trades, including roofing, scaffolding, rope access, cladding, steel erection and many more	<ul style="list-style-type: none">• Employers Liability, Public & Products Liability, Contractors All Risks & Plant• Cover for work carried out in hazardous locations including – rail work, airports, bridges, power stations and more• Unrestricted height and depth option• Non-licensed asbestos extension
BUILDING & ALLIED TRADES	Designed for a wide range of general contracting trades	<ul style="list-style-type: none">• Employers Liability, Public & Products Liability, Contractors All Risks & Plant• Risk Management Health Check & Legal Expenses options• Cover for work carried out in hazardous locations including – rail work, airports, bridges, power stations and more• Unrestricted height & depth option• Optional extensions including – Efficacy, Professional Indemnity, Defective Workmanship & Financial Loss
CONTRACTORS ALL RISKS & PLANT	Designed for companies operating within the construction sector	<ul style="list-style-type: none">• Annual & Single Contracts• DE3 as standard with option to increase to DE4/5• Reduced theft excess for increased security• Contract Periods from 1 month to 24 months+
SINGLE PROJECT INSURANCE	Designed for employer controlled programmes, property developers and contractors	<ul style="list-style-type: none">• 'Composite' insured basis• Contractors All Risks• Own & Hired-in Plant• Public & Products Liability• Non-negligent Indemnity• Existing Structures• Non-standard/timer frame construction considered• DE3 as standard with option to increase to DE4/5• Delay in Start-Up cover available
EXCESS LIABILITY	Designed for contractors and all other general businesses that require additional Public Liability and/or Employers Liability limits	<ul style="list-style-type: none">• Public/Products Liability from a £1m attachment point• Employers Liability from a £10m attachment point• Excess limits available up to £20m+• Annual or short-term period policies available• High risk trades and hazardous locations considered
NON-NEGLIGENT JCT 21.2.1/6.5.1	Designed to protect the employer in respect of their liability for loss or damage to surrounding property	<ul style="list-style-type: none">• Indemnity limits available from £1m to £10m.• Basement construction and related works considered.• 12-month maintenance and defects liability period• Excess of Loss options
ELECTRICAL /HVAC SCHEME	Designed to protect electrical, heating and ventilation contractors	<ul style="list-style-type: none">• Bespoke cover for the electrical, heating and ventilation industry• Various policy extensions available including Inefficacy, Financial Loss and Professional Indemnity
CLEANING CONTRACTORS SCHEME	Designed to protect Industrial, commercial, and residential cleaning contractors	<ul style="list-style-type: none">• Bespoke cover for the cleaning industry• Various policy extensions available including Loss of Keys, Fidelity, Misuse of Customers Telephones and Temporary removal of customers' property.
FIRE & SECURITY SCHEME	Designed for fire, security and alarm system installation contractors and security services companies	<ul style="list-style-type: none">• Bespoke cover for the fire and security industries• Various policy extensions available including Inefficacy, Financial Loss and Loss of gas from fire extinguishing systems.



*renovation
underwriting*

CONSTRUCTION & RENOVATION

Private Client and Commercial solutions are provided by Renovation Underwriting.

As the industry leader in private client contract works insurance, Renovation Underwriting provide JCT compliant solutions for private client and commercial property. They are an advice led business who help brokers understand this class of insurance better.

Renovation Underwriting focus hard on positive outcomes for the policyholder, so that brokers can feel confident that they are providing the very best for their clients.

PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
RENOVATION 500	Domestic property renovation projects of 6 months or less. JCT joint names compliant. Premium £500 inc IPT	<ul style="list-style-type: none"> Rebuilds up to £450,000 Works up to £250,000 Property Owners Liability £2,000,000 Option to include Non-Negligent Liability £250,000 at nominal cost
RENOVATION 950	Domestic property renovation projects of 12 months or less. JCT joint names compliant. Premium £950 inc IPT	<ul style="list-style-type: none"> Rebuilds up to £450,000 Works up to £250,000 Property Owners Liability £2,000,000 Non-Negligent Liability £250,000 included
RENOVATION MASTER	Private Client property renovation projects of up to 60 months. JCT joint names compliant.	<ul style="list-style-type: none"> Rebuilds up to £60 million Works up to £100 million Property Owners Liability up to £20 million Full Project Liability to £20 million Non-Negligent Liability to £10 million Listed property including grade 2, 2* and grade 1 Basements and Complex Structural Projects
RENOVATION ULTRA	UHNW Private Client property renovation projects of up to 60 months. JCT joint names compliant. Includes Concierge Service, DE5 and increased inner limits.	<ul style="list-style-type: none"> Rebuilds up to £60 million Works up to £100 million Property Owners Liability up to £50 million Full Project Liability to £100 million Non-Negligent Liability to £10 million Listed property including grade 2, 2* and grade 1 Basements and Complex Structural Projects
RENOVATION ASSET	Commercial Property Owners and Developers renovation projects of up to 60 months. JCT joint names compliant.	<ul style="list-style-type: none"> Rebuilds up to £60 million Works up to £100 million Property Owners Liability up to £20 million Full Project Liability to £20 million Non-Negligent Liability to £10 million Listed property including grade 2, 2* and grade 1 Basements and Complex Structural Projects
RENOVATION UNOCCUPIED	Private Client and Commercial Property Owners with Vacant property pending works	<ul style="list-style-type: none"> Rebuilds up to £7.5 million Property Owners Liability to £5,000,000 Grade listed up to 2* 3, 6, 12 month policy options AD cover available Expanded excess structure
RENOVATION NON-NEG	Private Client and Commercial Property Owners who require Non-Negligent Liability Cover. Assessed for inevitable damage	<ul style="list-style-type: none"> Complex Projects Limits to £10 million Flexible excess structure First Party Property Protection

- Commercial Property
- Residential Property
- Specialist Commercial
- Sports & Leisure Clubs
- Golf Clubs
- Film & Media



SPECIALIST COMMERCIAL

From complete property owners' solutions covering commercial, residential and unoccupied property risks to commercial combined and manufacturing risks across a number of trades, Geo provides brokers with a range of products that cater to even the most niche of requirements across the property and commercial space.

This commercial capability also includes specialist products for sports and social clubs and golf clubs which form part of a range of commercial leisure, film and media and event solutions.

PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
COMMERCIAL PROPERTY		
MATERIAL DAMAGE FOR BUILDINGS AND CONTENTS WITH UP TO 50% DAY ONE UPLIFT MALICIOUS DAMAGE CAPITAL ADDITIONS LOSS OF RENT TRACE AND ACCESS THEFT OF CONTENTS BY TENANTS, CONTRACT WORKS COVERS UNAUTHORISED OCCUPATION ADDITIONAL RISKS INCLUDE: TERRORISM COVER DIRECTORS AND OFFICERS LEGAL EXPENSES PROPERTY OWNERS' LIABILITY	Commercial property owners	<ul style="list-style-type: none"> Mixed tenure Unoccupied Non-standard construction Composite panel risks Hazardous locations
RESIDENTIAL PROPERTY		
MATERIAL DAMAGE FOR BUILDINGS AND CONTENTS WITH UP TO 50% DAY ONE UPLIFT MALICIOUS DAMAGE CAPITAL ADDITIONS LOSS OF RENT TRACE AND ACCESS THEFT OF CONTENTS BY TENANTS CONTRACT WORKS COVERS UNAUTHORISED OCCUPATION	Residential property owners	<ul style="list-style-type: none"> Blocks of flats Unoccupied Non-standard Thatched Holiday homes Flood & subs risks Short terms Mixed portfolios
SPECIALIST COMMERCIAL RISKS		
OUR COVER IS WIDER THAN MANY INSURERS AND CAN INCLUDE AS STANDARD: FULL THEFT COMPUTER BREAKDOWN MACHINERY BREAKDOWN WORLDWIDE COVER FOR MOBILE COMMUNICATION PROPERTY CRISIS RESPONSE PRODUCT RECALL ENVIRONMENTAL IMPAIRMENT LIABILITY	UK commercial wholesaling, engineering and manufacturing risks	<ul style="list-style-type: none"> Warehousing Haulage and logistics Food processing Engineering Fabrication Critical part manufacturing risks Consultants Printers (including 3D printing risks) Machinery and plant manufacturing Plastic moulding, injection and extrusion Heavy industrial processing and manufacturing risks Chemical wholesalers Door and window manufacturers
SPORTS VENUES, SPORTS CLUBS, SOCIAL CLUBS		
MD/BI UP TO £10M LIABILITIES INCLUDING MLP AND TRUSTEE COVERS PARTICIPANT TO PARTICIPANT COVER PITCH/PLAYING SURFACE EVENTS SPORTS EQUIPMENT OUTSIDE IRRIGATION SYSTEMS MEMBERS PERSONAL EFFECTS PERSONAL ACCIDENT COVERS	<ul style="list-style-type: none"> Sports venues Sports clubs Social clubs Fitness & health centres 	<ul style="list-style-type: none"> Archery Athletics Boxing, martial arts, wrestling Cricket Crown green bowling Football Gymnastics & dance Hockey Rugby Squash Swimming Tennis
GOLF CLUBS		
MD/BI UP TO £10M (UP TO £25M ON REFERRAL) LIABILITIES INCLUDING MLP AND TRUSTEE COVERS PARTICIPANT TO PARTICIPANT COVER GREENS, TEE BOXES AND PLAYING SURFACES COVERS OFFICIAL CLUB EVENTS EQUIPMENT OUTSIDE IRRIGATION SYSTEMS AND MEMBERS' PERSONAL EFFECTS	<ul style="list-style-type: none"> Golf clubs Driving ranges 	<ul style="list-style-type: none"> Driving ranges Municipal type courses Private members clubs Prestigious courses Pay & play courses Training centres Ancillary golf businesses

- Film & Media
- Entertainment
- Caravan & Parkhomes
- Cycling
- Pleasure Craft & Livaboard



LIFESTYLE & LEISURE

Aimed at both commercial and consumer risks across the lifestyle and leisure sectors we offer comprehensive cover for a multitude of leisure industries and lifestyle pursuits. This offering caters for film, media and entertainment sectors with solutions tailored to the industry's niche requirements, whether as a commercial business or on a vocational semi professional basis.

Geo's range of lifestyle and leisure solutions also includes a suite of specialist products for cyclists, touring and static caravans, park homes, lodges, UK & European holiday homes and boats and pleasure craft from SUP's to motor yachts.

PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
FILM & MEDIA		
<ul style="list-style-type: none"> MD/BI LIABILITIES INCLUDING PRODUCERS' INDEMNITY RESHOOT COVER KEY PERSONS EQUIPMENT COVERS ADDITIONAL FILM CREW AND SUPPORT COVERS ALL RISKS COVER FOR NEGATIVES DIGITAL ASSETS VIDEOGRAPHY 	<ul style="list-style-type: none"> Independent film and media studios Photographers Digital media libraries Advertising agencies 	<ul style="list-style-type: none"> Broadcasters Cameramen Photographers Videographers Film production Advertising media production Sound studios Sound engineers Film crew Specialist equipment hire
ENTERTAINMENT		
<ul style="list-style-type: none"> MD/BI UP TO £10M (CAN WRITE INCREASED LIMITS ON REFERRAL) LIABILITIES INCLUDING MLP TRANSIT EVENT COVERS LOSS OF LICENSE EQUIPMENT OUTSIDE EQUIPMENT BREAKDOWN AND ALTERNATIVE HIRE COSTS CANCELLATION ABANDONMENT 	<ul style="list-style-type: none"> Entertainment providers Equipment houses Support services Event organisers 	<ul style="list-style-type: none"> Festivals, fairs & fetes Christmas markets Ceremonies Conferences Concerts Dinners Exhibitions Equipment hire Event catering Event organisers Sound, AV and public address equipment Musicians Bands DJs Performing artists
CARAVAN AND LEISURE HOMES		
<ul style="list-style-type: none"> COMPREHENSIVE ALL RISKS PROPERTY COVERS FOR STRUCTURE, CONTENTS AND PERSONAL EFFECTS INCLUDING AS STANDARD COVERS SUCH AS PUBLIC LIABILITY, LOSS OF KEYS, LOSS OF USE AND HIRE CHARGES NEW FOR OLD (TOURERS AND STATICS) OPTIONAL COVER FOR LEGAL EXPENSES 	<ul style="list-style-type: none"> Caravan, park home and holiday home owners 	<ul style="list-style-type: none"> Touring caravans Static caravans Park homes Lodges UK holiday homes Overseas holiday homes
CYCLISTS		
<ul style="list-style-type: none"> EQUIPMENT ALL RISKS COVER FOR CYCLES AND CYCLING ACCESSORIES AND PARTS WORLDWIDE COVERAGE PERSONAL ACCIDENT COVERS RACE CANCELLATION COVERAGE ADDITIONAL HIRE CHARGES 	<ul style="list-style-type: none"> Aimed at the cycling community including professional cyclists, club cyclists commuters and recreational and e-bike owners 	<ul style="list-style-type: none"> Pro race events Cyclocross Mountain bikers E-bikes Vintage Triathlon & duathlon BMX Enduro Adventure cyclists Gravel
PLEASURE CRAFT & LIVABOARD		
<ul style="list-style-type: none"> COVER FOR THE CRAFT, EQUIPMENT, CONTENTS AND PUBLIC LIABILITY AND OCCUPIERS LIABILITY (LIVABOARDS ONLY) AND PERSONAL ACCIDENT COVER 	<ul style="list-style-type: none"> Individuals that own a boat and use it on a Private and Pleasure basis or livaboard it. Up to a total sum insured of £500 000. The boat can be stored ashore in the UK or EU and/or moored in a marina or alongside or in UK and EU waters. (Excludes Italy and Italian Waters) 	<ul style="list-style-type: none"> Dinghies Canoes and kayaks Sailboards Sailing yachts Motor yachts Narrowboats including livaboards River cruisers RIBs Small motorboats Powerboats Motor cruisers Personal Water Craft (jetskis) Sit down only

Marine Trade
 Oil and Gas
 Commercial Hull
 Marine Cargo



MARINE

Geo's Marine offering caters for all types of entities involved in the marine sector, providing solutions for both commercial marine activity and pleasure craft pursuits, and their associated risks both on land and on the water.

With a broad range of products for all types of marine based operators and their vessels, offering solutions that include commercial combined covers, marine cargo, freight liability, hull and machinery, P&I, and assorted marine liability exposures. Whether it is for boat yards and clubs serving the recreational boating market, through to fishing fleets and commercial ports and those working offshore in the hydrographical surveying, oil, gas and energy sectors, Geo's comprehensive suite of marine insurance products is tailored to suit the niche requirements of clients operating within this specialist sector.

PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
MARINE TRADE		
HULL AND MACHINERY, ASSOCIATED LIABILITY COVERS CLUB BOATS AND LIABILITY MATERIAL DAMAGE FOR BUSINESS EQUIPMENT, MACHINERY PLANT AND EQUIPMENT INCLUDING LIFTING EQUIPMENT BUILDERS RISKS, MOULDS AND MOULDING TOOLS MARINE INSTALLATIONS BUSINESS INTERRUPTION DEFECTIVE TITLE GOODS IN TRANSIT LOSS OF LICENSE LOSS OF MONEY PUBLIC AND PRODUCTS' LIABILITY EMPLOYERS' LIABILITY	<ul style="list-style-type: none"> UK registered businesses working within the UK marine trade sector and UK registered water-based sporting clubs 	<ul style="list-style-type: none"> Boat builders Boat clubs Brokerage and boat sales Boat yards and repairs Fishing vessels Marinas Mooring providers Harbour commissioners and port authorities Marine equipment manufacturing, distribution Marine engineers Riggers Hire fleet/charter Tug operators and workboat vessels Surveyors Training schools/charities
OIL & GAS COMBINED LIABILITY		
PUBLIC AND PRODUCTS LIABILITY EMPLOYERS' LIABILITY PROFESSIONAL INDEMNITY	Contractors working in the offshore oil & gas industry	<ul style="list-style-type: none"> Consultants Engineers Surveyors
COMMERCIAL HULL		
COMPARES WITH ALL REGIONAL WORDINGS, LARGELY BASED ON INSTITUTE CLAUSES ASSOCIATED P&I, WAR BREACH AND OTHER ANCILLARY COVERS	UK owned commercial vessels, fishing vessels, including equipment, and operating within UK/EU	<ul style="list-style-type: none"> Tug/barge/workboat/windfarm vessel business Offshore fishing vessels and fleets Dredgers and offshore jack-ups Offshore support vessels
MARINE CARGO		
BUSINESS WRITTEN ON RECOGNISED INSTITUTE CLAUSES WITH SOME BESPOKE POLICY ENHANCEMENTS AVAILABLE FOR MOST SHIPMENT AND INTEREST TYPES. CAN INCLUDE STATIC GOODS IF REQUIRED	UK domiciled clients – manufacturers/distributors/importers and exporters and similar. Appetite and capability for most risks in the UK regional market	<ul style="list-style-type: none"> General merchandise Biotech/clinical trials Machinery Soft/hard commodities Wines, spirits and food stuffs Heavy lift Fashion/clothing

Life Cover
Tax Protection
Claims Service



PROTECTION

Geo's Protection offering covers the full spectrum of additional protection requirements with a range of specialist health and protection services. Including Lorega loss recovery insurance, PFP tax fee protection and Lutine life cover options. Geo's protection products serve the interests of over one million policyholders placing over £20m of GWP into their respective markets.

PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
LIFE ASSURANCE		
<ul style="list-style-type: none"> GROUP LIFE INDIVIDUAL LIFE EXECUTIVE LIFE SHORT-TERM LIFE LIFESTYLE BENEFITS 	<ul style="list-style-type: none"> Small Medium Enterprise companies, partnerships, LLPs Small self-administered schemes (SSAS) and self-invested personal pensions (SIPP) Funded Unapproved retirement schemes (FURBS) and other executive pension schemes Wealth management companies Expatriate Affinity distribution partners 	<ul style="list-style-type: none"> Group life trusts targeting SME businesses Individual life specialising in unusual occupation and medical risks Inheritance tax planning Gift inter vivos Joint life last survivor schemes Expatriate schemes Executive life Short-term life solutions from one month to one year Lifestyle benefit schemes
TAX PROTECTION		
<ul style="list-style-type: none"> TAX FEE PROTECTION TAX RELIEF INVESTIGATION SERVICES 	<ul style="list-style-type: none"> Brokers Accountancy firms Financial consultants serving a varied client base across all business sectors. 	<ul style="list-style-type: none"> Fee protection costs linked to investigations such as: <ul style="list-style-type: none"> - Interventions - Aspect enquiries - VAT compliance checks - Pre-dispute cover - Employer status disputes - Full aspect enquires Capital Allowance tax relief Research and development tax relief IR35 contract reviews
CLAIMS SERVICES		
<p>GEO'S PARTNER BRAND, LOREGA PROVIDES A LOSS RECOVERY INSURANCE SERVICE THAT AIMS TO PAY FOR THE COST OF A CHARTERED LOSS ADJUSTER TO HELP POLICYHOLDERS IN THE PREPARATION, NEGOTIATION AND SETTLEMENT OF THEIR CLAIMS.</p>	<p>Policyholders</p>	<ul style="list-style-type: none"> Complex material damage claims Business interruption property claims Home Buildings and Contents claims

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