

Covering freight operators' contractual, common law and statutory liability towards goods they handle/carry/store. We can help you provide freight liability solutions to your clients for road hauliers, complex logistics businesses (including heavy lift, chartering, terminal operators etc.) and can look at schemes for books of business.

# HOW TO TRADE

You can send submissions to trade.team@geospecialty.co.uk or contact one of the sales team

# PRODUCT CARD FREIGHT



Brokers should deal with us because:



Our ethos of adding value, removing friction and driving speed which goes hand in hand with our experienced underwriters.



Manual submissions with a quicker than 5 day turnaround in most instances.



Freight liability is a specialist product, we'll guide you through it and help you give the best service to your client.



Our approach is exceedingly flexible with easy access to the underwriters via email or telephone.

# WHAT WE TEND TO WRITE ALMOST ALL OF THE TIME

- Road haulage risks which demonstrate high levels of contractual risk management, with good loss ratios and a minimum premium of GBP 5,000.
- Complex logistics risks that have a unique feature such as chartering, terminal/cargo handling operations/ heavy lift and who can also demonstrate strong procedures and contractual risk management.

## WHAT WE CAN'T DO

- Full responsibility based hauliers.
- Couriers and removers.

#### Steve Gordon

Product Head - Marine Commercial Lines steve.gordon@geounderwriting.com 01202 634 014

#### **Ryan Biggs**

Regional Sales Manager (South) ryan.biggs@geospecialty.co.uk 07816 192 688

#### Sean Rourke

Regional Sales Manager (North) sean.rourke@geospecialty.co.uk 07816 269 733

#### Matt Long





If your client is involved in the UK marine industries sector from construction of vessels through to sole trader marine engineers and everything in between, you can access cover for them with us. Ranging from standalone liability solutions to commercial combined covers, we have a broad appetite across the UK marine industries sector.

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# PRODUCT CARD TRADE



#### Brokers should deal with us because:

Our ethos of adding value, removing friction and driving speed which goes hand in hand with our experienced underwriters.



Our SLA is 5 working days on quotes, however we are able to quote business same day if up against timescales.



Marine trade is a specialty product, we'll guide you through it and help you give the best service to your client.



Our underwriting approach is exceedingly flexible with easy access to the underwriters.

### WHAT WE TEND TO WRITE ALMOST ALL OF THE TIME

- Marine trades Commercial combined policy including material damage, business interruption and liabilities
- Boat club Commercial combined policy including material damage, business interruption and liabilities, including the RYA required tuition indemnity
- Marine contractors combined liability Public liability, products liability, employers liability and tools of trade
- Offshore oil & gas combined liability Public liability, products liability, employers liability and professional indemnity

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#### Matt Long

Marine Trade Development Underwriter Matt.Long@geospecialty.co.uk

 Commercial vessels - hull, equipment and liability covers for work boats, tugs, barges and fishing vessels

# WHAT WE CAN'T DO

- Aqua parks
- High speed boat rides, historic vessels
- Floating pubs/nightclubs (restaurants we can consider on a case by case basis)
- Vessels that can carry a significant number of passengers



Cargo is a first party insurance policy for goods being moved whether that's domestically or internationally. That means it's good for importers/exporters/ wholesalers/distributors and manufacturers whether they only sell in the UK or whether they import/export.

If your client moves goods, uses their own vehicles, requires products liability or holds stock, they probably need to consider some cargo insurance.

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### HOW TO TRADE

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We write most risks that appear in the UK domestic market with a broad appetite, open mind and a low minimum premium.

# PRODUCT CARD CARGO



#### Brokers should deal with us because:



We quote business same day most of the time, giving you the option to use our

portal or manual

submission.



Cargo is a specialty product, we'll guide you through it and help you give the best service to your client.



We're especially good when it's new business to us and the broker.

### WHAT WE TEND TO WRITE ALMOST ALL OF THE TIME

- Life science/bio/clinical trails/pharma
- Fashion
- Food including temperature sensitive
- Drinks alcoholic & non-alcoholic
- Heavy lift
- Large one off sendings
- Machinery/equipment

### WHAT WE CAN'T DO

- New tablets/mobile phones/ computers laptops and similar goods
- Household goods and personal effects
- Motor vehicles/motorbikes/yachts/ boats/ebikes/scooters
- Small one off sendings

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# PRODUCT CARD HULL & MACHINERY

MARINE

Built for UK clients who own and/ or operate commercial vessels, we provide physical loss/damage cover for such vessels and can provide the associated liability risks such as P&I, war risks and marine defence.

# HOW TO TRADE

You can send submissions to trade.team@geospecialty.co.uk or contact one of the sales team

# PRODUCT CARD HULL & MACHINERY

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#### Brokers should deal with us because:



Our ethos of adding value, removing friction and driving speed which goes hand in hand with our experienced underwriters.



submissions with a quicker than 5 day turnaround in most instances.



Hull and Machinery and P&I are specialty products with limited distribution in the regions.



We'll help you through the technicalities of cover and are your perfect partner to win and retain business

# WHAT WE TEND TO WRITE ALMOST ALL OF THE TIME

- Tugs, barges, workboats, harbour craft, offshore and wind farm support vessels, dredgers and similar including those with hybrid engines.
- Potters, netters, trawlers ranging from small inshore vessels to offshore trawlers.

### WHAT WE CAN'T DO

• Pleasurecraft, yachts, hovercraft.

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If your client is the owner or operator of subsea equipment such as ROVs or maritime/ offshore equipment, you can cover the physical loss/damage elements with us whilst in transit, storage and operation.

# HOW TO TRADE

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# PRODUCT CARD SUBSEA & MARITIME EQUIPMENT

Brokers should deal with us because:



Our ethos of adding value, removing friction and driving speed which goes hand in hand with our experienced underwriters.



Manual submissions with a quicker than 5 day turnaround in most instances.



A specialty product with very few markets. We'll help you with the specifics and help you win new business and retain existing.



Our approach is exceedingly flexible with easy access to the underwriters via email or telephone.

# WHAT WE TEND TO WRITE ALMOST ALL OF THE TIME

- ROVs used for observation and similar, as well as larger work class ROVs. Nodes, small tidal power units – all including topside equipment.
- Walk to work systems, launch systems for offshore wind sites, generators, cranes/excavators and similar items used in the offshore industry.

### WHAT WE CAN'T DO

- Streamers, AUVs, downhole risks, USVs, stingers.
- We don't write any liability covers for this class.

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