

PROTECTING YOUR PROPERTY ASSETS

FROM EVERY POSSIBLE ANGLE

Made possible



No computer can ever take the place of a human being

We're big enough to make a difference, small enough to be fleet of foot. We may not be the best known, but a large part of the modern world depends on our cover. We have clients as varied as bus and coach fleet operators and major international infrastructure consortiums. For them, we're the buffer between the best-laid plans and uncertain reality.

People who deal with us find us professional, pragmatic and reliable - this is one of the reasons we're still here after 130 years.

Our underwriters are empowered to take decisions that are important to you. (Because we know no computer can replace that human ability.)

And we don't just cover your risk. We help you manage it, meaning that you're less likely to have to make a claim in the first place.

QBE began when an Australian shipping company decided it could insure its own vessels better than anyone else. As it turned out, it could. We still admire that grit and energy. We hope it shows.

We're the
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and uncertain reality.

A powerful global partner in protecting your property assets

QBE is a global insurer with a pragmatic and flexible way of working that makes us refreshingly easy to deal with. One of the leading property insurers worldwide, we share the benefits of more than three decades' experience to help you keep your assets fully protected.

We listen closely to our customers so we can better understand the challenges and opportunities you face - and the issues that keep you awake at night. This allows us to respond - not simply with appropriate insurance cover - but with a full range of tailored support services, including sector-specific risk management input.

Working with everyone from small enterprises to major multinationals, we have the product range, the underwriting expertise, and the risk appetite to protect the full spectrum of your property insurance needs. We're known for our distinctively innovative and solutions-focused way of working - and we're never afraid to look at new and different approaches.

A truly multinational insurer, we have the resources to deliver effective insurance solutions and support wherever your operations take you. Our local servicing footprint extends to more than 140 different countries, so we're well placed to deliver globally compliant multinational programmes.

We have an extremely broad risk appetite, encompassing everything from financial services, manufacturing and PFI to life sciences, utilities and logistics.

All year round engagement

As your insurance partner we offer you:

- Expert risk management support
- Regular risk bulletins addressing topical issues affecting the sectors you work in
- Hands-on risk engineering input from qualified risk engineers and dedicated account consultants
- Support with business continuity planning
- Flexible coverage, tailored to your precise business requirements
- Cover for emerging risks
- Specialist claims handling capabilities
- Claims staff empowered to make rapid and pragmatic decisions
- Local knowledge and support globally.

“At QBE we have a grown-up, practical approach. If a claim should be paid, we pay it.”

Tim Hayward,

Technical Claims Manager, Property



Empowered to make decisions

Support when you need to make a claim.

At QBE we are recognised specialists across many sectors of the property insurance market. When you're faced with a potentially costly property claim, this experience and expertise can make a big difference.

We see claims as a core part of the service we offer. We run dedicated teams of claims managers with in-depth current knowledge of all relevant industry issues, case law and others legal developments in the territories and sectors in which you operate. If an issue arises, we'll be ready and able to give you the expert support you need.

For our major and strategic customers we assign a dedicated Claims Relationship Manager to agree and implement tailored claims solutions based on what our customers tell us is most important to them. Our Claims Relationship team will be the customer advocates and trusted advisors for claims, working closely with brokers, third party adjusters, and expert service providers to build strong partnerships.

Our claims people have local authority to make decisions, so we're able to respond to your needs quickly, efficiently and collaboratively. That means we can think creatively, move swiftly, and act proactively to control and mitigate an evolving claims situation and protect your assets intelligently and effectively.

If a claim should arise, you will soon see for yourself how our claims team got its well-deserved reputation for working with clients and their brokers in a professional efficient and sympathetic way. It's this approach that helped our property claims team win the Major Loss Award at the 2016 British Insurance Awards.



Soften the blow with Risk Management

We're not just here for you when things go wrong.

With Risk Management we can actively reduce your risk in the first place. This not only results in fewer claims and lower premiums, but gives you more time to focus on what you do best - running your business.

Businesses take out insurance to protect themselves against risk. But that doesn't make the risk go away, it only softens the blow. Should you need to make a claim it's not just time and money that's at stake, there's also the disruption to your business, the impact on your clients and the damage to your reputation.

Many insurers don't tell you about the benefits of risk management simply because they don't offer it. As one of the few that do, we can also tell you that firms that use it have 17% fewer claims than those who don't.

Our Risk Management service offers you:

- A Risk Management team to help you assess your risk and recommend how to reduce it
- Regular industry updates including benchmarks - this means we can help you work out where you sit on the risk scale compared to your competitors
- Business reviews - either in person or through in-depth online questionnaires
- Seminars and publications to keep you up-to-date with the latest market developments
- Regular legal updates to show you what's happening in your profession and how we're responding to it.



Cover across the globe

We're well placed to help you.

When you operate in multiple territories, cultural differences and diverse regulatory controls expose you to a whole new level of risk. If you're not adequately covered or you don't fully understand local regulations, you could leave yourself open to fines, or face problems getting paid.

The QBE Multinational Client Centre (MCC) ensures all of our international programmes are legal and compliant - as well as handling local policy communication, wordings issuance, premium bookings and claims handling on a timely and efficient basis. We assign a dedicated MCC relationship manager to every client with operations overseas.

We offer:

- A centrally co-ordinated global risk management service to make sure you're always properly covered
- Dedicated multinational case handlers
- A liaison service to make sure you're issued with the appropriate policy documentation
- Policies that are fully compliant with local regulatory and tax requirements
- Tracking of your premium and tax payments
- Premiums agreed centrally, but collected locally

Putting something back

Premiums4Good

Insurance is unique in being a product people buy in the hope that they'll never have to use it. So until clients' premiums are required to settle claims, why not use them to do some good in the world?

Helping you make a difference through your premiums

Until we need the money from our clients' premiums to pay claims, we invest it, typically in shares or bonds. With Premiums4Good, a unique initiative in the insurance industry, we put part of those premiums into investments with an additional social objective, such as Social Impact Bonds or Green Bonds.

- When you insure with QBE, we'll ask you if you'd like 25% of your premium to be used in this way - it's entirely optional
- There's no risk to you - all the investment risk falls to us
- You get annual updates showing the investments we made and the projects which benefitted, which you can use in your own reports to stakeholders, employees and customers
- Premiums4Good complements your other social responsibility initiatives
- Funding goes into projects such as reducing homelessness, improving the prospects of children in foster care, and improving the school performance of children from 'at risk' households.





The QBE Foundation

A separate charity initiative is the QBE Foundation. This sees QBE around the world supporting a range of charities that help people overcome disadvantage, develop their abilities, and live more independently, successfully and productively.

As part of this formal global charity initiative, established in 2011, we encourage QBE staff to volunteer and fundraise for registered charities, matching every £1 they raise with another £1 we donate directly. We also provide discretionary grants to selected good causes.

Since the launch of the Foundation in 2011, together we have donated over £5million* through grants, fundraising, payroll and matching.

*Correct as at 27 July 2016.

Meet the senior team



Matt Roles

Head of Property
UK & Ireland Retail

- Almost 30 years' property underwriting experience predominantly in London
- Specialist in large, complex and Multinational client insurance solutions
- Joined QBE in 2009

Qualifications

- Associate of the Chartered Insurance Institute

How to get in touch with Matt

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Jenny Scott

Head of UK & European
Property Claims

- Heads up European Operations' Multinational claims response
- Led the winning team at the British Insurance Awards 2016 (Major Loss of the Year)
- Joined QBE in 2011

Qualifications

- Associate of the Chartered Insurance Institute

How to get in touch with Jenny

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Sean Bell

Practice Leader (Property)
EO Risk Solutions

- Over 25 years loss prevention and risk management experience across a range of industries and business sectors
- Joined QBE in 2009

Qualifications

- BEng (Hons)
Mechanical Engineering

How to get in touch with Sean

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Our business insurance offering

Here's a selection of what we provide across many other sectors:

- Commercial / Financial Liability
- Credit lines
- Energy
- Financial Institutions
- General Liability
- Marine
- Motor
- Multinational
- Professional Indemnity
- Property
- Specialty

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