

Simply innovative, the SME product suite provides support for small-and-medium sized businesses looking to maximise their insurance protection at an affordable price. With our 24-hour turnaround commitment, instant policy issuance and in-house claims team, Allied World works efficiently to find the best insurance solutions for each client. Our underwriters have over 30 years' experience working in the London and UK market and also specialise in schemes or facility placement.

This product gives our clients the peace of mind to focus on running their business. With a suite of bespoke insurance solutions written by insurance and legal specialists, it provides a broad range of business types with comprehensive Professional Indemnity (PI) and Directors and Officers (D&O) coverage. Our team is willing to consider more complex risks that other carriers may decline, drawing on their extensive experience to identify an alternative solution.

PROFESSIONAL CLASSES COVERAGE

Accountants:

- Professional Indemnity
- Directors & Officers Liability
- Current member of the Institute of Chartered Accountants assigned risk pool; ICAEW, ICAS and Institute of Chartered Accountants Eire
- Wording that meets and goes beyond minimum coverage requirements
- AGG or AOC basis
- Full limits available
- Primary / Excess

Exclusions / Limitation Reasons:
Financial services / investment products

Actuaries:

- Professional Indemnity
- Directors & Officers Liability
- Competitive coverage
- Full limits available
- Primary / Excess

Architects:

- Professional Indemnity
- Directors & Officers Liability
- Competitive coverage
- Full limits available
- Primary / Excess

Design & Construction:

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Class specific product
- Full limits available
- Primary / Excess

Engineers:

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Full limits available
- Primary / Excess



CONTACTS

Allied World

19th Floor, 20 Fenchurch Street
London, EC3M 3BY

Dawn Zacharow

Vice President

E. dawn.zacharow@awac.com
T. +44 207 220 0642

Leon Hughes

Assistant Vice President

E. leon.hughes@awac.com
T. +44 207 220 0643

Matthew Groom

Senior Underwriter

E. matthew.groom@awac.com
T. +44 207 220 0690

Nick Gillett

Senior Underwriter

E. nick.gillett@awac.com
T. +44 207 220 0658

Rated "A (Excellent)" by A.M. Best Company
Rated "A (Strong)" by Standard & Poor's
Rated "A2" by Moody's

Environmental Consultants:

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Class specific product
- Full limits available
- Primary / Excess

Independent Financial Advisers (IFAs):

- Excluded all classes

Information Technology:

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Full limits available
- Primary / Excess

Insurance Brokers:

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Full limits available
- Primary / Excess

Exclusions / Limitation Reasons:

Financial services / investment products

Management Consultants:

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Full limits available
- Primary / Excess

Miscellaneous Professional Indemnity:

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Full limits available
- Primary / Excess
- Broad spectrum of disciplines

Solicitors:

- Directors & Officers Liability only
- Professional Indemnity product excluded

Surveyors:

- Professional Indemnity
- RICS APR prescribed insurer
- RICS regulated insurer
- Directors & Officers Liability
- AOC basis in respect of PI
- Full limits available
- Primary / Excess

MISCELLANEOUS CLASSES COVERAGE

Chemical / Pharms / Biotech:

- Directors & Officers Liability only
- Professional Indemnity product excluded
- Primary / Excess
- Maximum £5M

Exclusions / Limitation Reasons:

- Market Capitalisation > £50M
- Assets domiciled in USA
- Outside EU listing
- Any USA securities exposure

Education:

- Professional Indemnity
- Directors & Officers Liability
- Full limits available
- Primary / Excess

Oil & Gas:

- Directors & Officers Liability only
- Professional Indemnity product excluded
- Full limits available
- Primary / Excess

Exclusions / Limitation Reasons:

- Market Capitalisation > £100M
- Assets domiciled in USA > 10%
- Outside EU listing
- Any USA securities exposure

Public Limited Companies (PLCs):

- Professional Indemnity
- Directors & Officers Liability
- Full limits available
- Primary / Excess

Exclusions / Limitation Reasons:

- Market Capitalisation > £100M
- Assets domiciled in USA > 10%
- Outside EU listing
- Any USA securities exposure

Telecommunications / Internet Based Companies

- Directors & Officers Liability
- Professional Indemnity
- Primary / Excess
- Maximum £5M

Exclusions / Limitation Reasons:

- Market Capitalisation > £50M
- Assets domiciled in USA
- Outside EU listing
- Any USA securities exposure

Transport Related Activities

- Directors & Officers Liability
- Professional Indemnity
- Full limits available
- Primary / Excess

Exclusions / Limitation Reasons:

- No trackside / airside work
- No airlines

LIMITS

- PI Products – £5M maximum
- D&O Products – £10M maximum
- Blended D&O and PI – £5M maximum
- Excess Layers – Competitive excess layer prices, up to maximums noted above

TARGET MARKETS

- Allied World is unique in that we approach Small and Medium Enterprises (SME) as 'Small and Medium Exposures'
- Maximum market capitalisation on listed companies – £100M
- UK-based private companies with up to £250M in turnover
- Primary or Excess layers

UNDERWRITING STRATEGY

- Dedicated suite of products for core professions
- Concentration on core professions
- Continued development of regional book outside London market
- Client / broker service: 24-hour turnaround
- Dedicated in-house lawyer, optimum claims handling service

RISK MANAGEMENT AND LOSS CONTROL

Risk management and loss control is core to Allied World's proactive approach to insurance. It is embedded in our underwriting process and is a key differentiator of our client service offering.

CLAIM SUPPORT CLIENTS CAN COUNT ON

Our claims team has significant expertise across numerous product lines and is committed to the highest levels of professionalism, responsiveness and good faith in claims handling.

FINANCIAL STRENGTH

We recognise how important it is that a carrier has the financial strength to ensure that it will be there when your clients need it. We believe that our ratings, conservative balance sheet, expanding scope of operations and solid capital base put Allied World in a superior position to withstand future economic upheavals and to provide our insureds with the protection they need.

