



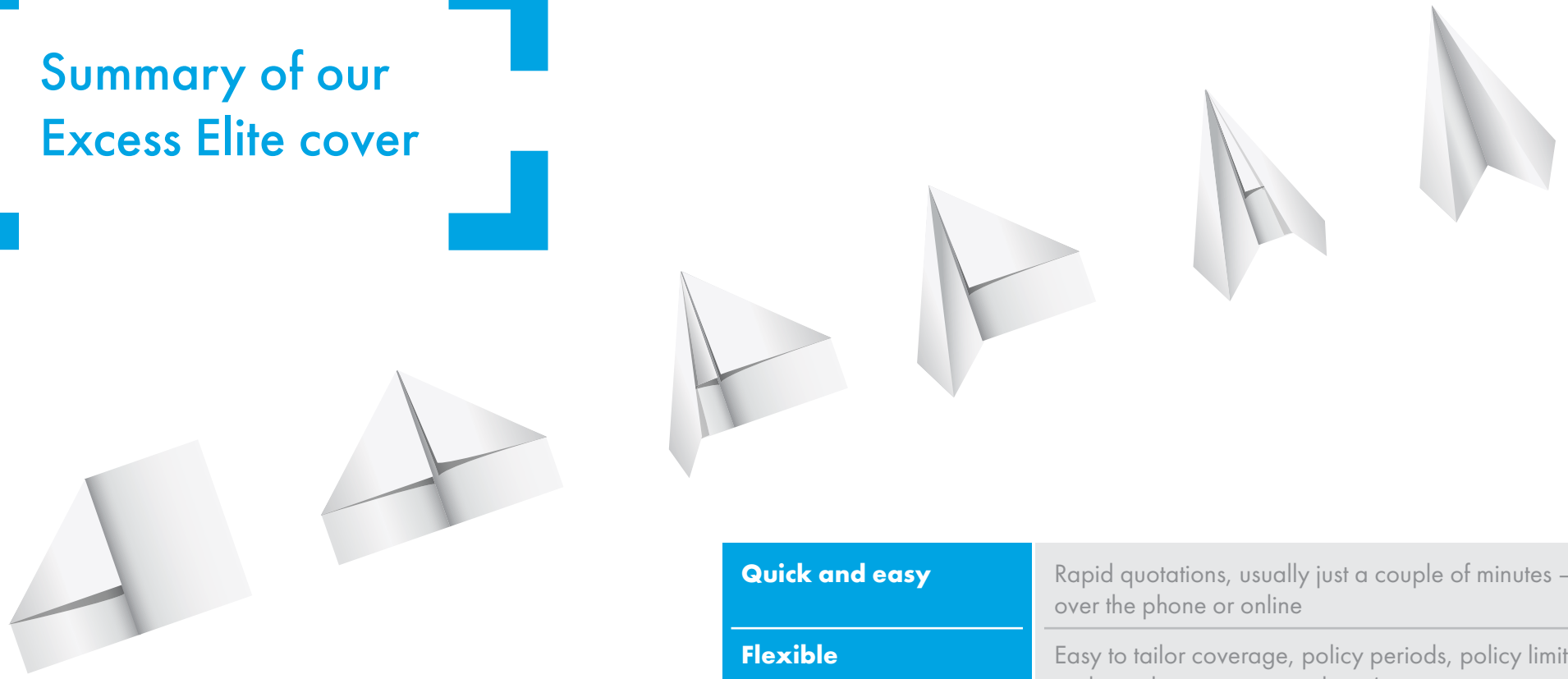
Excess Elite / Fast, simple, high performance



Bring on tomorrow



Summary of our Excess Elite cover



Quick and easy	Rapid quotations, usually just a couple of minutes – over the phone or online
Flexible	Easy to tailor coverage, policy periods, policy limits and attachment points to clients’ requirements
Capacity and regional underwriting	Huge underwriting capacity and technical underwriting expertise throughout UK regions
Scope of cover	Including Medical and Vocational Rehabilitation and Crisis Communications cover
Claims expertise	Our large and complex claims team underpins every excess insurance product we sell



Quick and Easy

Our research shows us how much brokers like the speed and simplicity of arranging their clients' excess liability coverage with Excess Elite. Clients can sometimes leave their excess insurances to the last minute, or may have to respond rapidly to urgent contract requirements - so when they do need excess coverage they need it very quickly indeed!

We've made Excess Elite very fast and very easy to get a quotation. Usually it is just a couple of minutes over the phone (some complex risks may take longer) or online with our quick quote system. We've kept the questions to a minimum and to speed things up even more we don't need to see

the underlying primary wording before confirming cover. Another benefit of Excess Elite being so quick is that it makes it very easy for brokers to prepare optional quotations with different limits for their clients.

Rapid quotations – often in a couple of minutes. No need to see primary wordings before going on cover





Product Flexibility

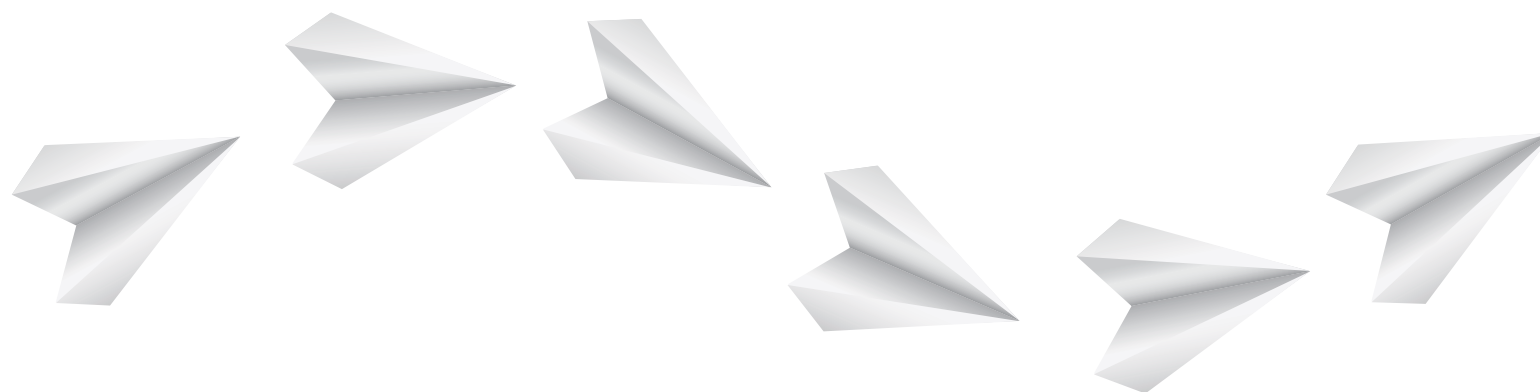
Another feature that brokers like about Excess Elite is its flexibility. It can cover any combination of excess public and products liability, excess employers' liability and excess third party property motor liability.

Policy periods can be selected to suit individual clients' requirements: from 18 months to a single day for individual contracts.

Limits are selected and attachment points adjusted to suit clients' requirements, and with minimum premiums of £375

Excess Elite can be affordable for companies of all sizes. But its flexibility doesn't compromise its simplicity – no matter how many covers are selected, they are all issued under a single Excess Elite policy wording to reduce administration and any possibility of gaps in cover.

Flexible coverage, flexible policy periods, flexible policy limits, flexible attachment points and low minimum premiums



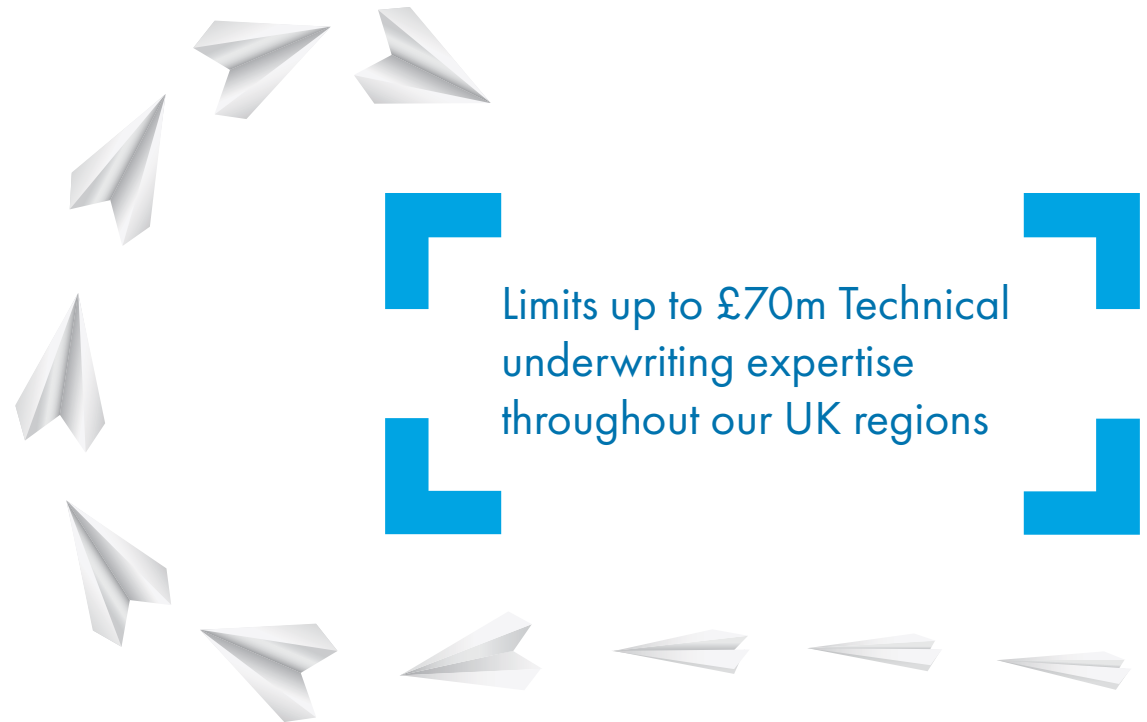


UW Capacity and Expertise

Brokers also like the sheer capacity of Excess Elite. It offers limits up to £70m, which brokers see as major product strength for larger exposures, because it could mean there's no need to broke the market for additional excess carriers.

Although Excess Elite can be extremely quick, there are times when brokers like to discuss larger more complex risks directly with our underwriters. This too is an area of major strength for us. We have great depth of liability underwriting expertise throughout

our UK regional network, and our underwriters are renowned for their wide underwriting authorities. This means that we can deliver expert advice and decision making wherever our brokers need it.





Policy cover

Brokers also recognise the wide scope of Excess Elite’s policy cover which goes a lot further than just topping up the primary insurance. Excess Elite also provides some valuable additional services for accidents that threaten to breach the primary limits and impact the excess layer...

Rehabilitation

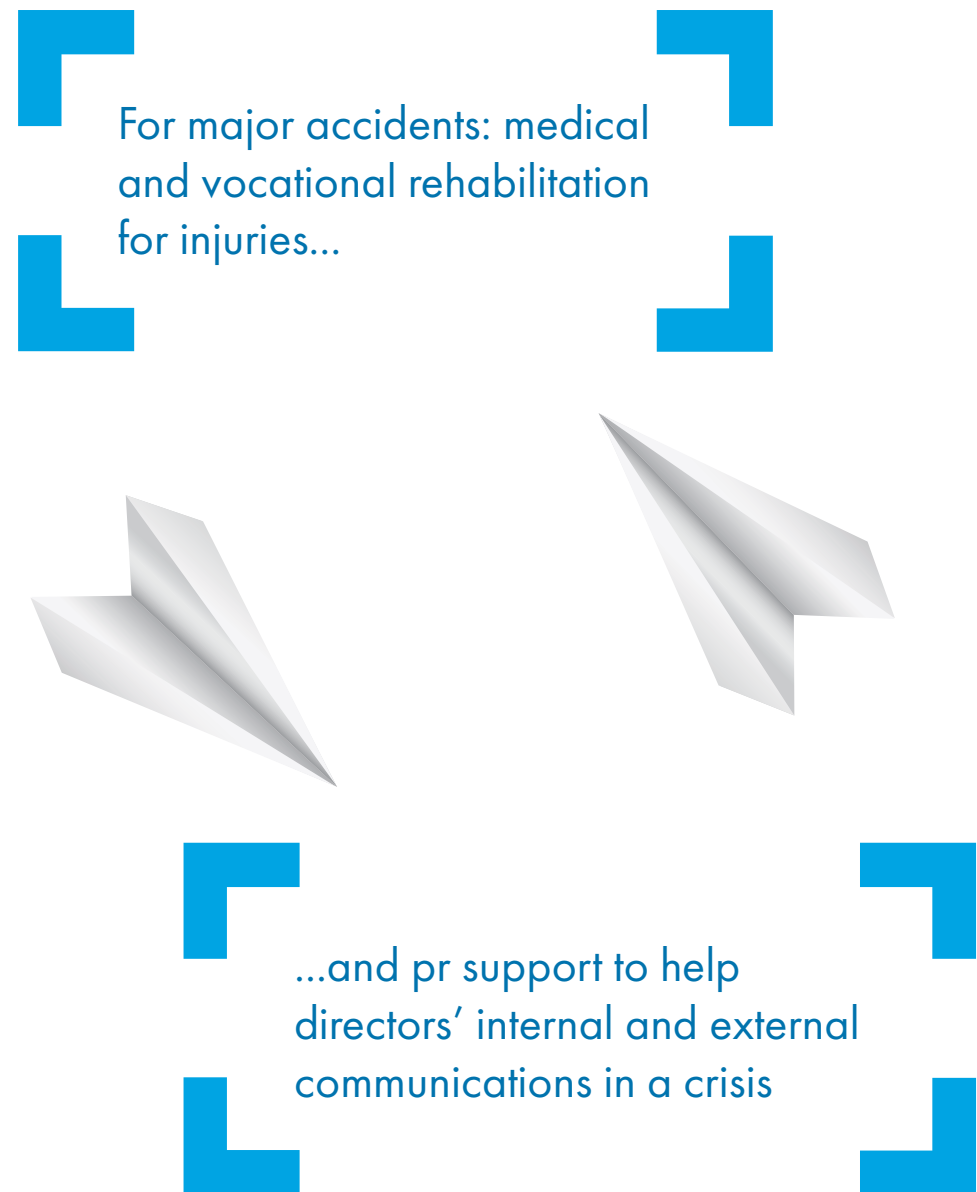
Our award winning rehabilitation services for people injured at work, and for third parties injured by our insured’s negligence, makes sure that the victims of injuries or diseases get the right medical treatment and support. Our Case Managers (usually nurses, physiotherapists or occupational therapists) make sure the injured person gets the right medical treatment either on the NHS (if treatment and timescales are satisfactorily) or privately when necessary.

The Case Manager monitors the treatment and recovery, coordinating medical services, removing barriers to recovery and providing advice and reassurance to the injured person. Rehabilitation can help people get the right treatment at the right time and help them back to work. It is available under Excess Elite for any serious injury or illness that could breach the primary insurance limits.

Crisis Containment

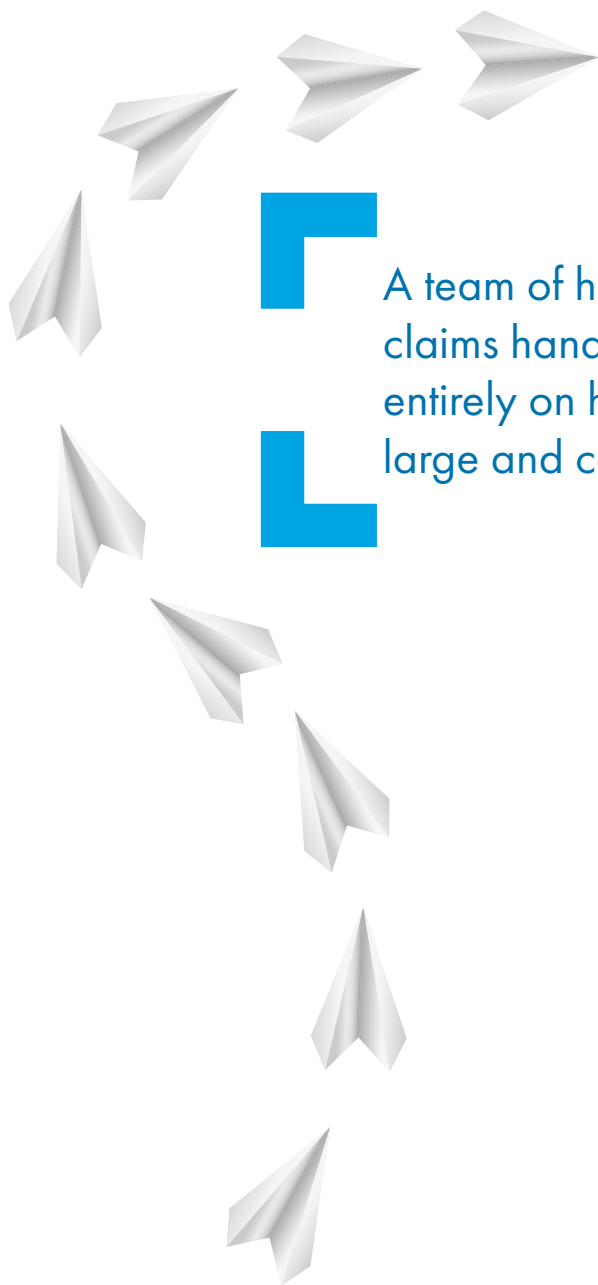
Excess Elite provides cover for crisis communications for serious incidents that could impact the insured’s excess insurance cover. The more serious the event, the more that the media, customers, suppliers, staff or police may want to know which is why Excess Elite provides up to £100,000 of professional PR consultancy advice and coaching.

Whether it’s helping reassure staff, update customers or engage with the media, we want to help our policyholders communicate clearly, quickly and professionally. Crisis Containment can be invoked by a key executive of the client following any event which could result in a damages claim that could breach the primary insurance limits.



For major accidents: medical and vocational rehabilitation for injuries...

...and pr support to help directors’ internal and external communications in a crisis



A team of highly experienced claims handlers focussed entirely on handling our clients' large and complex losses

Large Claims Expertise

If clients do experience a claim under their excess liability policy, then it could well be for a large scale incident with severe consequences for many people and organisations. (A severe accident or a product liability crisis for example.)

As a major excess insurer we deal regularly with large losses and understand the challenges they can present to a business: maintaining business continuity, customer retention and investor confidence all coinciding with the need to negotiate with insurers at a time of great stress on the business and its staff.

Our Complex Casualty Unit is staffed by senior claims professionals with many years experience in helping businesses through these challenges.

We can provide outstanding support to our customers in times of crisis through a network of experts with the knowledge and experience in handling major incidents.

Our commitment to our clients is to provide them with exceptional levels of service and expertise just when they need it most.



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