



PROFESSIONAL INSURANCE

ASCENT[™]
UNDERWRITING



PROFESSIONAL INSURANCE

We focus on UK & Irish privately owned entities with good claims experience and proven risk management. We do not write medical malpractice, financial institutions, solicitors or independent financial advisors.

Coverage for our professional clients is on a civil liability, any one claim basis, with cover included for fraud and dishonesty, loss of documents, data protection prosecution defence costs, legal representation costs, compensation for court attendance and innocent non-disclosure. We are able to offer limits of up to GBP 5,000,000 or currency equivalent.

We can offer solutions for Professional Indemnity, Directors & Officers liability and Not-for-Profit liability coverages. We can offer all of these coverages in isolation or packaged with our flagship Cyber coverage, CyberPro.

CYBER^{Pro}

CyberPro is suitable for nearly all commercial clients in most industry sectors, and can be adapted to specific needs and requirements. Coverage is provided on a modular basis, with independent insuring agreements so that a policyholder can “pick and choose” their coverage according to requirements.

We specialise in providing Cyber Liability solutions around the globe. Our market leading CyberPro wording has been developed and refined over a number of years, ensuring breadth of coverage and a coherent breach response capability in times of crisis for clients.

TRADITIONAL PROFESSIONS



ACCOUNTANTS



ARCHITECTS



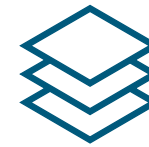
DESIGN &
CONSTRUCT



ENGINEERS



PROPERTY
RELATED
PROFESSIONALS



MISCELLANEOUS

EMERGING PROFESSIONS



MEDIA



IT CONSULTANTS



PUBLISHERS /
BROADCASTERS

OTHER PRODUCTS



DIRECTORS &
OFFICERS



MANAGEMENT
LIABILITY



NOT-FOR-PROFIT

We can offer solutions for clients that have a number of different attributes and core competencies. Please discuss your requirements with our team of underwriters who will be happy to assist.

Our underwriters have a wealth of experience in developing profitable portfolios of business, and we pride ourselves in having a diverse book of business.

COMPLEMENT ANY OF THESE PROFESSIONS OR PRODUCTS WITH A CYBER LIABILITY QUOTATION



Market leading
CyberPro product



Award Winning
Quote/Bind platform



Team of 9 underwriters



Pre and Post Breach
Response Service



Stand-Alone or 1st Party
endorsement available
for clients

PROFESSIONAL LIABILITY – CORE COMPETENCIES

SMALL TO MID-MARKET APPETITE ACROSS ALL PROFESSIONS (EXCEPT SOLICITORS, IFAS, MEDICAL MALPRACTICE AND FINANCIAL INSTITUTIONS)



PROPRIETARY SUITE OF PRODUCTS



ABILITY TO BESPOKE, TAILOR OR CREATE INNOVATIVE POLICY WORDINGS



25 YEARS+ EXPERIENCE OF PROFESSIONAL LIABILITY TEAM



SPECIALISM IS LEADING THE PLACEMENT, BUT CAPABILITY TO WRITE EXCESS LAYERS AND COINSURANCE BUSINESS



UNIQUE CAPACITY PROVIDER IN THE UK AND IRELAND



CAPABILITY TO WRITE FACILITY ORIENTED BUSINESS



AWARD WINNING OPTIO PLATFORM FOR EXTERNAL QUOTE/BIND CAPABILITY



CYBER^{Pro}

AN OVERVIEW

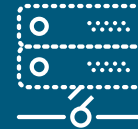
STANDARD KEY COVERAGE

- ▶ Security and privacy liability
- ▶ Multimedia and intellectual property liability
- ▶ Technology services
- ▶ Miscellaneous professional services
- ▶ Network interruption and recovery
- ▶ Event support expenses
- ▶ Privacy regulatory defence and penalties
- ▶ Network extortion
- ▶ Electronic theft, computer fraud & telecommunications fraud
- ▶ Social engineering
- ▶ Reputational damage
- ▶ Coverage extended to cloud providers and external vendors
- ▶ Voluntary notification
- ▶ Coverage for rogue employees
- ▶ Programming and human error
- ▶ Worldwide jurisdiction
- ▶ Costs to cover Payment Card Industry fines and penalties

COVERAGE ENHANCEMENTS

Cover may be extended, to include the following:

Business interruption and data restoration coverage extension to external vendors



Notification costs outside of policy limits



Excess Waiver



ABOUT US

ASCENT™

UNDERWRITING

Ascent is a specialist Managing General Agent underwriting on behalf of Starstone Insurance Company SE and a number of Lloyd's syndicates. We provide innovative insurance solutions either face to face or via our proprietary electronic underwriting platform, and commit to offering an excellent and efficient level of service to our broking partners.

Our team have an in depth level of experience and expertise in our markets, which is reflected within our cutting edge market leading insurance products. We have the ability to offer both off the shelf solutions, and bespoke policies which can be finely tailored to the needs of a specific client.

Ascent believes that all insurance products should be complemented by value added solutions and for this reason we partner with market leading professionals, including risk assessors, forensic experts, and proactive claims management companies that assist our clients in making informed choices and ensure the claims process is smooth and efficient.



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This document is only intended to provide a brief summary of coverage and a full version of the wording is available upon request.
Ascent Underwriting LLP is authorised and regulated by the Financial Conduct Authority.