

International Professional Liability

Navigators Pro specialises in providing both conventional and niche Professional Liability insurance and reinsurance solutions. With extensive experience in the class, our team of underwriting and claims specialists has the expertise required to address the varying professional liability needs of clients around the world. Rather than broad-brushing entire sectors, Navigators Pro's underwriting team utilises an account-by-account approach and our portfolio of business covers the full breadth of the class.

International policies are written on Navigators Syndicate 1221 at Lloyd's. Lloyd's is rated A+ by Standard & Poor's.

CUSTOMER PROFILE:

- **Primary:** Typically firms with revenues up to EUR 10m, with a worldwide geographical reach (but excluding firms domiciled in the USA).
- **Excess:** All accounts can be considered on a truly global basis.

CAPACITY: Maximum line size EUR 10m & USD 10m.

DISTRIBUTION: Binders and facilities through authorized coverholders / MGAs and open market facultative accounts through approved brokers

TERRITORIES WHERE THIS PRODUCT CAN BE PROVIDED: We write business on a worldwide basis, with our focus including the U.K., Europe, Australia, South Africa, the Middle East, Canada, U.S.A., the Caribbean, Latin America and the Nordic territories.

PRODUCTS

Accountants Professional Liability

All sizes of accounts are written, from the "big four", through the national second tier firms to small local practices. Geographical reach is on a global basis and all practice areas can be considered, including public audit, M&A and tax work.

Architects & Engineers

Our appetite ranges from multi-national and multi-discipline firms designing landmark projects, down to small specialists focusing on a single sector. Specialists can include low severity exposures, such as interior designers, through to the "high hazard" areas, such as oil and gas engineers.

Design & Construct

We underwrite a broad spread of design & construct business, including coverholders / MGAs schemes for primary SME business, through to leading excess layers on the large national / multi-national firms. Professional Liability policies can also be extended to include Contractor's Pollution Liability.

Insurance Intermediaries

We have a significant book of insurance intermediaries, ranging from small brokers and underwriting agencies, through to lead lines on major international and specialist Lloyd's brokers.

Lawyers/Solicitors

Lawyers / Solicitors are written as part of our excess book, with a minimum attachment point of USD / GBP 10m. Firms are written on a global basis (excluding firms domiciled in the USA).

Miscellaneous Professions

Navigators prides itself on its willingness to consider a wide variety of other commercial Professional Liability business, including surveyors, actuaries, consultants and technology-based risks.





KEY FEATURES

- Able to offer civil liability or negligent acts wordings; any one claim or aggregate policy limits with expense costs included, or in addition to the policy limits (depending on the territory and the specific profession)
- Various coverage extensions available including cyber liability, compensation for court attendance, defamation, dishonesty and discounted deductibles for alternative dispute resolution
- Ability to provide General Liability coverage to our Professional Liability clients
- Dedicated claims team of qualified lawyers based in London and New York provide professional claims handling service, from preliminary enquiries through to managing litigation with our legal counsel

Additional information at www.navg.com

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