



# CHEMICAL INDUSTRIES

## PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

### HOW DOES THIS PRODUCT COMPARE TO A "STANDARD" OFFERING?

With over 30 years' experience\* in providing insurance for the chemical industries, we are specialists whose expertise is respected by those we insure.

Our policy is exclusive, so you won't find our differentiated wording elsewhere on the market:

- Product Recall included up to £50K aggregate limit
- Crisis-management and media protection
- Cost of Stock Debris Removal
- Clean-up of Own Land (following a sudden and unforeseen spillage of product) up to £250K as standard
- Stock Cost Fluctuation (to manage product cost variations) 15% uplift
- Professional Indemnity up to £50K
- High Public Liability Limits of Indemnity available
- Statutory Environmental Protection up to the limit of indemnity
- Rehabilitation Services
- Non declaration based

Your clients will also benefit from the added value we build in, including 24/7 Emergency Spillage Response Service and a range of discounted environmental consultancy services, including Level 1 Call Service from a leading environmental consultancy.

Plus, with our rigorous policy of quotes offered on a first come, first served basis, you'll find us easy to do business with. And because we don't ask for annual declarations, your client will find us easy to do business with too.

\*Originally trading under our legacy brand, OAMPS

### WHAT ELSE DO YOU NEED TO KNOW?

- Material Damage
- Business Interruption
- Employers Liability
- Public/Products Liability including Financial Loss
- Money
- Occupational Personal Accident & Legal Expenses
- Product Recall
- Professional Indemnity

We also offer wordings for:

- 24 hour Personal Accident/Travel
- Goods in Transit
- Directors' & Officers
- Motor fleet

### WHO QUALIFIES?

Companies who manufacture, blend, wholesale, import/export, store and/or haul chemicals across a diverse range of industry sectors.

We have particular expertise in:

- Solvent
- Paints and coatings
- Adhesives
- Sealants



# WHY DO BUSINESS WITH PEN?

When we set up Pen in 2014, we brought together some of the UK's best known and most respected underwriting businesses, many with decades of underwriting expertise.

**Our values – Differentiation, Expertise, Added Value and Ease of Doing Business – are built on these strong foundations.**

## DIFFERENTIATION

Across Pen we offer more than 60 products, underwritten by industry specialists, providing cover in hard to fill niches.

As well as one of the most varied product ranges in the market, we understand the value of doing business differently – of handling ordinary needs in extraordinary ways - so that standard becomes superior.

## EXPERTISE

Being “technical underwriters who trade” defines everything we do.

That means technical expertise from backroom specialists such as analysts, actuaries, pricing experts and capacity managers – not many other underwriting businesses can say the same.

But most of all, business and market acumen so you can trade and negotiate with empowered underwriters.

## ADDED VALUE

Whichever Pen product you choose, we believe there should always be an advantage – something in it for you – whether you are a policyholder, capacity provider or broker:

- Claims management that is bespoke to each product, and many products serviced by in-house specialists
- Wide range of capacity supporting £500M GWP
- Hard to find clauses that give brokers an advantage and clients better protection
- Built-in services, like environmental consultancy, so we improve businesses, not just insure them

## EASY TO DO BUSINESS WITH

We recognise that although the business landscape is ever-changing, what people value remains unaltered – support, expertise and old-fashioned service.

That's why:

- You can contact our 400 staff on the phone, via our app, or face to face in one of our 15 offices across the UK.
- You choose how to trade with us: most of our products are personally underwritten but we also offer e-traded products and delegated authorities.
- And whether you want to discuss an opportunity, resolve a problem or close a deal, you'll find our leadership hands-on.

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