



PRINT

PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

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

Our legacy brand, Ink Underwriting, started as a specialist underwriter for the print industry and became known for its expertise in providing cover. As Pen, you'll find we still offer the same excellent cover, right down to the last detail.

That means a bespoke approach for each trade sector within the print industry, from specialist graphic design to multi-site printers; and, where risks are within our target appetite, keen pricing.

We offer key differentiators, such as optional cover for Operator Error up to £100K.

Plus, we add value for your client, such as a 24 hour processing service for all claims up to £2.5K.

And you'll find us easy to do business with. We'll aim to respond to your query the day we receive it and our simple question set enables quick price and cover indications.

WHAT ELSE DO YOU NEED TO KNOW?

- Public and product liability from £2M to £10M
- Financial loss – from £75K up to £500K
- Libel & slander - £250K
- Breach of copyright - £250K
- Bookbinders extension - £250K
- Inching & crawling - Limits paid on a scale up to £45K
- Non-production plant and machinery breakdown - £100K
- Computer breakdown - £100K
- Contents at exhibitions - £100K
- Legal expenses - £100K
- Money - £5K
- Book debts - £100K (uplifted cover available)
- Transparencies - £100K (uplifted cover available)
- Additional increased cost of working - £100K (uplifted cover available)
- Goods in transit - £25K (uplifted cover available)
- Glass – Unlimited
- Signs - £2K (uplifted cover available)
- Fidelity guarantee – Optional
- Personal accident - Optional

WHO QUALIFIES?

Office based print and design, as well as print-related manufacturing in the UK (can include North Ireland):

- Graphic Design
- Lithographic & Digital Printers
- Print Finishers & Bookbinders
- Copy Shop
- T-Shirt Printing including Embroidery
- Sign Writers (Including Work Away)
- Print Machine Resellers & Engineers
- Print Brokers
- Printers single or multi-site



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.

BUSINESS DEVELOPMENT CONTACT

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