

# PROPERTY BINDERS

## OUR OFFERING

StarStone writes a range of large commercial binders with a focus on SME, real estate and residential property owners portfolios, predominately in North America. We have also recently increased our growth into other regions such as Latin America and Australasia / Pacific.



**STARSTONE**

Part of the Enstar Group



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## The StarStone Advantage

**StarStone is relied upon by clients around the world to provide a range of bespoke property products. Our solutions focus mainly on small to medium-sized commercial and industrial business and are written through Lloyd's Approved Coverholders and Lineslip facilities.**

Working across the US and Europe, with an increasing international focus, StarStone's Property Binder underwriters manage the following niche areas:

- SME / Commercial Property / Residential Property Owners portfolios / Miscellaneous Property.
- Covers Insurance of Individual Assureds, both Consumer and Commercial Coverage afforded.
- All risks of physical loss or damage and associate business interruption perils.
- Business is written on binding authorities and line slips are written on a risks attaching basis.

### GLOBAL LICENCING

StarStone provides Property D&F coverage for a global client base through:

#### **Syndicate 1301**

A Lloyd's managing agency managed by StarStone Underwriting Limited. StarStone Underwriting Limited is a Lloyd's managing agency authorised and regulated by the PRA and FCA. Through Lloyd's, Syndicate 1301 is licenced and authorised to trade in over 200 countries. StarStone's Continental Europe offices are approved Lloyd's coverholders.

#### **StarStone Insurance SE**

A Liechtenstein-based specialty insurer

### SECURITY

All StarStone companies carry an A- (Excellent) rating by A.M. Best. For business written through Lloyd's, Lloyd's is rated A+ by Standard & Poor's and Fitch Ratings, and A (Excellent) by A.M. Best.

### CLAIMS

All members of the StarStone Property claims team are empowered to make decisions to facilitate rapid and equitable settlement and consistency in the handling of every claim; willingness to pay is a fundamental part of the StarStone brand.

## KEY CONTACTS

### LONDON

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