

Newline Group – UK Regional Fact Sheet

Newline Group operates through two underwriting platforms, Newline Syndicate 1218 at Lloyd's and Newline Insurance Company Limited, both of which are rated "A" (Excellent) by A.M. Best Company. Headquartered in London with additional offices in Leeds, Cologne, Singapore, Melbourne and Labuan, Malaysia, Newline Group underwrites international casualty and cargo business in more than 80 countries around the world.

Newline Group is part of OdysseyRe Holdings Corp., whose companies are collectively known as OdysseyRe. OdysseyRe is one of the world's leading providers of reinsurance and speciality insurance, with total assets in excess of USD 10.1 billion and in excess of USD 3.8 billion in shareholders' equity as of 31 December 2016. With a network of more than 30 offices in 13 countries, OdysseyRe is a global enterprise committed to providing local service. OdysseyRe is wholly-owned by Fairfax Financial Holdings Limited, a financial services holding company with total assets in excess of USD 43.8 billion and in excess of USD 11.8 billion in shareholders' equity as of 31 December 2016.

Commercial Insurance Classes Underwritten

General Liability (Including UK Employers' Liability, Public and Product Liability and Clinical Trials Compensation)

- Prefer Severity Driven, Low Claims Frequency Accounts / Trade Sectors
- USA / Canada Exports can be considered (to a substantial proportion)
- Limits offered of up to GBP 15,000,000 (may write on both Primary and / or Excess basis over one or more layers)
- Package Policies including Professional Indemnity and Medical Malpractice
- Minimum Premiums GBP 500 Employers' Liability; GBP 2,500 Public Liability / Product Liability
- Multinational Solution

General Liability - Sectors

Health Sector including Biotechnology and Pharmaceuticals

- Biotechnology
- Biological Engineering
- Alternative and Complimentary Medicines
- Nutraceuticals, Nutrition Food, Drink and Vitamins / Supplements
- Veterinary Medicines
- Pharmaceuticals – Manufacturing
 - Contract Manufacturing
 - Active Ingredient Manufacturing
- Medical and Surgical Devices (including invasive) Manufacturing, Retail / Wholesale
- Medical Equipment and Machinery Manufacturing, Retailing / Wholesaling
- Clinical Trials
- Clinical Research
- Cosmetics Manufacturers, Importers and Distributors
- Developers of Therapeutic and Diagnostic Products
- Tissue Banks and Storage

Rail

- Miscellaneous Railway Products
- Railway Maintenance, Signal Work and Line Work
- Locomotive Maintenance and Repair
- Heritage Railways
- Rolling Stock and Engine Manufacturing
- Rail Operators (Passenger and Freight)
- Steam / Diesel Locomotive Engineers
- Rail Contractors, including Groundwork and Civil Engineering Work
- Safety Consultants, Signalling, Design and Supervision

General Liability - Sectors (Continued)

Labour Supply and Recruitment

- Blue Collar / High Risk Occupations
- Rail Operatives
- Medical / Research and Development Staff
- Oil and Gas / Logistics Industry

Automotive (including Servicing Indemnity if required)

- Manufacturers of Specialist and Low Volume Vehicles
- Manufacture of Vehicle Components
- Wholesale / Retail, Import / Export of Vehicle Components and Ancillary Products
- Specialist Automotive Electrical Designers and Engineers
- Tyre Manufacturers and Distributors

Product Manufacturing / Servicing / Importing / Exporting

- Agricultural and Mining Equipment
- Marine and Component Parts
- Contract Manufacturing
- Chemicals – Agricultural, Commercial, Automotive and Industrial (see below)
- Defence – Machinery, Weaponry and Protective Equipment
- Diagnostic Equipment Manufacturing
- Fuels, Fuel Additives, Oils, Lubricants and Bio Fuels
- Ship Repairers and Engineers
- Oil and Gas Component Part and Equipment Manufacturers / Distributors
- Renewable Energy Designers and Engineers

Mining (including Underground)

- Exploration Contractors
- Mining Engineers
- Specialist Mining Consultants
- Quarrying
- Blasting Contractors
- Training

Excess of Loss Only

- Commercial Cleaning Contractors
- Shopping Centres and Arcades
- Supermarkets
- Sports Stadiums
- Hotel and Motels
- Entertainment Venues

Cargo / Specie

- Primary and Excess Placements written on 100% or Co-Insurance basis with Capacity of up to USD 10,000,000 per risk increasing to USD 20,000,000 per risk for Specie risks.
- Worldwide Coverage (excluding Sanctioned Areas)

Cargo

- All Modes of Transit (Land, Sea and Air), including Incidental Storage
- Coverage ranging from All Risks of Physical Loss or Damage to Total Loss including War (subject to the Waterborne Agreement); War on Land; Strikes, Riots and Civil Commotion and Terrorism
- Subsea and Offshore Equipment providing Specialist Equipment coverage to the Offshore Marine Operations sector
- Rejection / Containers / Storage written as such / Equipment in Use
- Stock Throughput / Pipeline Movements
- Tows - Coastal / River / Ocean / Heavy Lift / Semi-Submersible Cargo
- Consequential Loss / Delay in Start Up / Carriers' Liability / Freight Forwarders' Liability

Specie

- Fine Art (including Private, Corporate Collections, Galleries, Dealers, Restorers, Auctioneers, Museums and Exhibitions)
- General Specie (including Vault risks)
- Cash in Transit
- Jewellers' Block, Pawnbrokers and Luxury Goods

Medical Malpractice

- Risks Written on a Claims Made basis
- Maximum Line Capacity of GBP 10,000,000 (or the equivalent in other currencies) per claim, subject to an annual aggregate

Medical Malpractice - Sectors

Hospitals

- Independent / Private Hospitals including Cosmetic Surgery (Elective or Reconstructive) / Minor, Intermediate or Major Surgery / Hospital Groups
- Psychiatric / Secure Establishments
- Specialist – Eye, Tropical Medicine and Epilepsy

Clinics

- Diagnostic / CT / PET; Radiology Services; Termination of Pregnancy and Fertility / IVF / Opticians / Audiologists
- Physiotherapy; Osteopathy; Drug and Alcohol; Travel; Renal / Dialysis and Eating Disorder

Care / Nursing Homes

- Elderly / Infirm; Daycare / Hospices; Convalescent / Rehabilitation / Respite
- Care in the Community and Home Help
- Residential Care for Learning Difficulty, Physically Disabled or Mentally Ill (non secure)
- Childrens Homes

Practitioners' Groups

- Surgeons, Radiographers, Dentists, Physiotherapists, Opticians and Audiologists
- Alternative / Complementary Medicine; Speech or Occupational Therapists; Fitness Trainers, Yoga and Pilate Teachers

Medical Staff Agencies

- Domiciliary Care and Foster Agencies

General Medical

- "Well Man / Well Woman" Clinics; Medical Charities; Health Advice Centres; First Aid (including Training)
- Private Ambulance Services; Aesthetic / Beauty Clinics / Aestheticians
- NHS Contracted Services

Professional Indemnity

- Primary and Excess Layers written on 100% or Co-Insurance basis with capacity of up to GBP 10,000,000 per risk
- Worldwide coverage to clients domiciled anywhere in the world outside of the USA

Professional Indemnity - Sectors

- **Traditional Professions** – Accountants, Solicitors and Surveyors
- **Construction Professionals** – Architects, Engineers, Project Managers and Design and Construct
- **New Professions** – Technology Consultants, Media Professionals and Management Consultants
- **Miscellaneous Professions** – Loss Adjusters, Insurance Brokers, Patent Agents, Recruitment Consultants and Other Non-Traditional Professions offering advice, design or specification to Third Parties

Directors and Officers

- Cover is written on a Claims Made, Costs Inclusive basis with an Aggregate Limit
- Primary and Excess layers can be written on 100% or Co-Insurance basis with capacity of up to GBP 10,000,000 per risk
- Insured firms can be Not-for-Profit, Privately Held or Publicly Traded; Start-ups will be considered
- Most Industry Sectors considered
- Additional related products can be offered separately or by endorsement including Prospectus Liability, Pension Fund Trustees' Liability, Employment Practices Liability (not standalone coverage) and Runoff cover for up to 6 years
- Worldwide Jurisdiction
- Management Liability policies including combined Directors and Officers, Entity Cover, Entity Employment Practices Liability, Errors and Omissions and Pension Trustees Liability coverages

Financial Institutions

- Financial Institutions' Directors and Officers Liability, Financial Institutions' Professional Indemnity and Comprehensive Crime products
- Primary and Excess layers can be written on 100% or Co-Insurance basis with capacity of up to GBP 10,000,000 in the aggregate per risk or per product line
- Worldwide coverage to clients domiciled anywhere in the world outside the USA (although we may consider USA domiciled Comprehensive Crime risks)

Financial Institutions - Sectors

- Commercial Banks, Private Banks, Investment Banks and Building Societies
- Investment Managers, Private Equity / Venture Capital and Wealth Managers
- Insurance Companies and Stock Exchanges
- Stockbrokers and Hedge Funds

Commercial Crime

- Cover is written on a Direct Financial Loss, Costs Inclusive basis
- Primary and Excess layers can be written on 100% or Co-Insurance basis with capacity of up to GBP 10,000,000 per risk
- Computer Crime is also offered
- Worldwide Jurisdiction

© Newline Insurance Company Limited 2017 - 3/17. Newline Insurance Company Limited and Newline Underwriting Management Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The information contained in this document is for general information only and shall not modify the terms of any insurance policy.