



Liberty is here for you.
**Today. Tomorrow.
Together.**

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Business appetite and product contacts

An overview of Liberty's appetite for Casualty risks

Our focus on global specialist lines enables Liberty to provide a broad range of insurance solutions, with a demonstrated capability to manage complex risks. If you are unsure of the categorisation of a specific industry, please call our team and we will be happy to discuss the risk with you in more detail.

Liberty offering

At Liberty we offer policies to your clients that provide comprehensive coverage using wordings that are clear and unambiguous.

Maximum capacity US\$50,000,000 for:

- Primary
- Construction Third Party Liability
- Excess
- Umbrella

All of Liberty's Casualty products can be offered on Claims Made or an Occurrence basis.

Construction is an area in which we have considerable depth of experience. We have insured and led projects including but not limited to the following:

- Civil works for infrastructures (sewerage systems, electrical cables, railways, metro lines) involving tunneling
- Utilities (power, desalination plants)
- Refineries and petrochemical complexes
- Building (shopping malls, mixed developments, office towers) construction

For clients seeking tailored cover, we offer a wide range of extensions so you can deliver the exact cover your client requires. This includes extensions for financial loss, recall expenses, care, custody and control, molestation and abuse, injury to participants and existing property. We also consider cover for phased handover, on a project by project basis.

Risk engineering

Risk engineering is a crucial part of our long-term approach to client relationships. Our global network of risk engineers work with you to develop an in-depth understanding of the operational and safety aspects of each risk. Based on that knowledge we can offer to you and your client a more informed and tailored insurance product. This enhances overall risk control and benefits all parties.

Technical information

Your clients expect to be advised by skilled and knowledgeable brokers for their Casualty insurance needs. At Liberty we offer presentations on all aspects of third party liability and damage liability. We have developed a range of training presentations with brokers in mind, and we are happy to create something tailored to your specific needs.

Our claims service is also highly integrated and available to support clients at every stage of the relationship. We frequently help clients prepare a claims approach prior to there being any losses.

That's the Liberty difference.

Industries

We've listed 60 trades to help you understand our appetite. We have followed a simple traffic light system.

-  Our preferred industries
-  Further consideration is required before confirming capacity
-  Industries we typically do not participate in



Our target industries are:

- Rail (manufacturing and operational)
- Construction
- Product liability (appetite for North American exposure)
- Offshore construction (incl. contractors working offshore)
- Power
- Petrochemical
- Property owners
- Schools
- Sports associations
- Upstream energy
- Marine-related risks (construction, ship repairers, marinas, products liability)
- Life sciences

- Preferred risks
- Selective risks
- Non-preferred risks

Industry	Primary	Excess
Advertising	■	■
Aerospace and defence products	■	■
Agricultural products	■	■
Air transport airport terminal	■	■
Aircraft and components	■	■
Alarm installers, manufacturing and supply	■	■
Amusement and recreation arcades	■	■
Architects and engineers	■	■
Boat dealer	■	■
Building materials	■	■
Care homes and social work	■	■
Casinos and gaming	■	■
Charities	■	■
Chemicals	■	■
Communications equipment	■	■
Construction (all forms)	■	■
Cosmetics	■	■
Dentist	■	■
Education services	■	■
Electronic machinery manufacture	■	■
Employment agencies	■	■
Food and beverage product manufacturing	■	■
Freight forwarder	■	■
Furniture manufacture and supply	■	■
Gas manufacturing and distribution	■	■
Gold and silver ores manufacturing	■	■
Haulage and distribution	■	■
Health supplements	■	■
Heating apparatus	■	■
Hospitals and human health centres	■	■
Hotels	■	■

Industry	Primary	Excess
Landscape and horticultural services	■	■
Leather goods (incl. tanning)	■	■
Livestock farming	■	■
Local transport taxicabs/busses	■	■
Maintenance and repair of motor vehicle	■	■
Medical equipment	■	■
Metal fabricated products	■	■
Mining	■	■
Motor vehicle parts	■	■
Oil and gas	■	■
Pharmaceuticals/clinical trials and implantables	■	■
Power generation	■	■
Railroad	■	■
Railroad equipment	■	■
Safety equipment manufacture	■	■
Sale of motor vehicles	■	■
Scaffolding and formwork	■	■
Scientific instrument manufacturing	■	■
Semiconductor and related device	■	■
Sewage water treatment	■	■
Shopping centres and department	■	■
Sporting activities	■	■
Sprinkler engineers	■	■
Tires and inner tubes	■	■
Toys	■	■
Utilities	■	■
Veterinary activities	■	■
Waste management services	■	■
Water supply	■	■
Yachting clubs	■	■
Zoos	■	■

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