

# Agency Bespoke Solutions

Experience the difference when we work with you to achieve your insurance needs. Our drivers are partnership, passion and service. We work to ensure that our scale, independence and specialist expertise are fully utilised to provide innovative risk solutions that are structured to your needs, not ours.

LONMAR's Agency team has many years' experience. We work to create tailor-made solutions including Binding Authorities, Lineslips and Contractual Liability Insurance products in addition to bringing new products to the market which had not existed before. Our dedicated brokers, analysts and technical team have the expertise and innovative approach that means we have a reputation for providing and "getting the job done". We look to provide bespoke solutions that work for our clients.

LONMAR is one of the top brokers for placing Binding Authorities into the Lloyd's market. Our position and reputation enables us to help new clients obtain Lloyd's approval and gain Open Market Correspondence or Coverholder status.

# Specialist expertise delivering optimum risk solutions



#### Our risk and product solutions include:

#### **Accident & Health**

- Group Personal Accident & Illness and Business Travel
- Life Confidential Life, Failure to Survive, Individual & Group Life
- Sports & Entertainment
- Aviation & Marine including Loss of Licence
- Catastrophe Excess of Loss, Surplus and Corporate Accumulation
- War & Terrorism
- High Net Worth Individuals

#### Contingency

- Event Cancellation & Non-Appearance
- Contingent Terrorism
- Prize Indemnity & Contractual Bonus
- Death, Disablement & Disgrace
- Film Production
- Weather Related Risks

#### **High Net Worth**

- Fine Art & Collectables
- Holiday Homes
- Classic Cars
- Yachts

#### **Special Contingency**

- Kidnap & Ransom for both Family and Corporate exposures
- Marine Piracy
- Political Evacuation
- Security & Response related products





# Agency team

For more information about our products and services, please contact:



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## Bloodstock

Experience the difference when we work with you to achieve your insurance needs. Our drivers are partnership, passion and service. We work to ensure that our scale, independence and specialist expertise are fully utilised to provide innovative risk solutions that are structured to your needs, not ours.

LONMAR is the leading broker for international Bloodstock insurance in the London market. We work with specialist Bloodstock underwriters to customise and create innovative insurance programmes for owners.

In addition, we maintain close contacts with the veterinary profession on an international basis to ensure clients obtain the best service including advice and assistance with claims.

Our long-term involvement with horse owners and breeders also contributes to an understanding of clients' needs and requirements for the protection of their valuable animals.

We understand the value of relationships and offer a truly personal service, tailored to specific needs with a passion for delivering optimum risk solutions.

## Specialist expertise delivering optimum risk solutions

#### Our extensive facilities enable us to offer risk solutions for:

- Full Mortality
- Infertility
- Transit Risks Only
- **Deductible Policies**
- Prospective Foal
- Barrenness







## Bloodstock team

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# Cargo, Stock Throughput and Inland Marine

Experience the difference when we work with you to achieve your insurance needs. Our drivers are partnership and service. We work to ensure that our scale, independence and specialist expertise are fully utilised to provide innovative risk solutions that are structured to your needs.

The Ropner **Cargo** team offer versatile and innovative ways of addressing transit and other cargo related risks. We are recognised for our expertise and experience in cargo risks in all areas of the world, handling both direct and reinsurance placements.

#### Cargo - Inland and Ocean

Traditional warehouse to warehouse coverage for all cargo types, each policy incorporating bespoke wordings designed to address the exposures of each client specifically.

#### **Stock Throughput**

Stock Throughput combines the global / domestic transit risks of a client with their stock exposures, whether they are raw materials, semi processed or finished goods.

The insuring conditions are on 'All Risks' basis, in one customised policy wording that dovetails with the balance of a typical property programme.

#### Advantages of a Stock Throughput policy:

- Combining stock and transit exposures could significantly reduce premiums
- One policy to cover interest through all points of activity
- Better capacity for earthquake, windstorm and flood risks
- Lower deductibles

- Policy wording enhancements reducing the need for additional insurance coverages
- Ease of policy administration
- Premium adjusted using a single trading figure
- No need for shipment or stock level reporting

# In addition to General Cargo and Stock Throughput, we can provide:

- Project Cargo and Delay in Start-up / Advance Loss of Profits
- Warehouse Legal Liability
- Freight Forwarders Cover
- · Shippers' Interest Cover
- Cash in Transit / General Specie / Fine Art / Jewellers Block
- Contractors Equipment / Oil Field Equipment

#### Who is our insurance for?

- Manufacturers
- Wholesalers / Retailers
- Distributors / Importers / Exporters
- Warehousemen
- Traders
- Galleries / Dealers / Museums/Collectors
- Logistics / Transportation Companies







## Cargo team

For more information about our products and services, please contact:



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Specialist expertise delivering optimum risk solutions

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# Casualty

Experience the difference when we work with you to achieve your insurance needs. Our drivers are partnership, passion and service.

Our relationship managed approach with strategic Insurers, working for and on behalf of our Clients in a joined up manner which allows us to deliver creative, innovative and value added solutions.

LONMAR CASUALTY Team specialise in risk transfer and managed solutions, tailored to the specific needs and requirements of our Clients including Cedents.

Being a London based independent broker we have access to Lloyd's of London, the London Companies Market and the broader International Market. Aligned with technical knowledge covering a number of policy forms and triggers and the ability to negotiate smartly, flexible terms are available.

## We can provide risk solutions in all sectors namely but not limited to:

- Automotive
- Banking/Professional Services
- Biotech
- Chemicals and Pharmaceuticals
- Construction (Annual and Multi Year)
- Engineering
- Heavy Industry
- Leisure
- Manufacturing (including 100% North American exports)
- Medical
- Mining
- Oil and Gas
- Quarrying
- Rail Infrastructure and Operation
- Real Estate/Property Owners
- Technology
- Transportation
- Utilities





We have market solutions available for the more "tough to place" risks with the ability to programme design, including for schemes and facilities and deliver solutions for single territory, multi-national, North American Domiciled Insureds including Manual exposures.

#### **Policy Covers**

- Employers Liability
- Public/Products Liability (including Financial Loss)
- Property Owners Liability
- Product Recall
- Excess Layer (Umbrella or Follow Form)

#### Policy triggers

- Claims Made (applicable retro date)
- Losses Occurring
- Losses Notified
- 004 (Bermudian)

With the ability to purchase capacity and limits in excess of £100m for Employers Liability and £500m for Public and Products Liability, we will find the best solution for you.

Working together to deliver a personal service





### Fine Art

Experience the difference when we work with you to achieve your insurance needs. Our drivers are partnership, passion and service. We work to ensure that our scale, independence and specialist expertise are fully utilised to provide innovative risk solutions that are structured to your needs, not ours.

Trading under our **LONMART** brand, we have a highly experienced team providing tailored insurance solutions for clients worldwide.

Being a London based independent broker, we have access to Lloyd's of London, the London Companies Market and all of the international markets, meaning that we can offer virtually unlimited capacity at competitive and flexible terms with tailored insurance products for both static risks and whilst in transit.

We are able to place large facultative risks, allow our clients access to our **LONMART** Binding Authorities or place specific Binders for client that control a portfolio in any given country.

**LONMART** has extensive experience of providing risk solutions for owners and dealers of Fine Art and for High Net Worth individuals.

LONMART provides a focused personal service to both commercial and individual clients.

#### Our sectors include:

- Diamonds and Jewellery
- Precious Metals and Cash
- Fine Art and Collectibles
- Galleries
- Museums
- Dealers
- Private and Corporate Collections
- Artists

#### Our product solutions:

- Fine Art 'All Risks' and Liabilities
- General Specie
- Jewellers Block
- Fine Art, Marine and Terrorism Reinsurance
- High Net Worth Insurance for Homeowners
- Specialist Insurance for High Value Cars

Whatever your risk, we will find the best solution







## Fine Art team

For more information about our products and services, please contact:



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Fine Art Enquiries:

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#### Fine Art Reinsurance Enquiries: Charles Ross

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Broker at LLOYD'S



# Hull and Liability – Rest of the World

Experience the difference when we work with you to achieve your insurance needs. Our drivers are partnership and service. We work to ensure that our scale, independence and specialist expertise are fully utilised to provide innovative risk solutions that are structured to your needs.

The Ropner **Hull and Liability** team offer versatile and innovative ways of providing tailored insurance solutions. Our aim is to provide the most efficient approach to managing risk together with the broader associated risks that accompany the operational focus of our clients. We are recognised for our expertise and experience with clients both here in the UK and worldwide.

# Ship/Equipment Operators and Associated Interests

Risks attaching to **Vessels and Container operations**; for carriers, operators and managers

## Our product solutions include coverages for:

- Hull/Physical Loss
- Protection and Indemnity/Liabilities
- Loss of Hire
- War
- Mortgagees Interest
- Charterers Liability
- Professional Indemnity
- · Crew Personal Accident

## For operations related to:

- Blue Water
- Brown Water
- Coastal
- Support
- Offshore
- Windfarm activity

# In respect of Commercial, Local and International Trading for:

- Bulk or Container Carriers
- Fishing Vessels
- Ferries
- Workboats
- Crew Transfer Vessels
- Non-Vessel Owning Common Carriers
- Remotely Operated Vessels
- Container and Tank Operators as owners or lessees
- Crew and Vessel Management

#### **Shore Side**

Risks related to the **Support of Vessel operations** on land, in ports and at sea

- Ports
- Terminals
- Stevedores
- Ship Buildings and Repairers
- Ship Agents
- Ship Brokers
- Surveyors
- Classification Societies
- Bunker Operators
- Ship to Ship Transfer Operators

- Port Operation
- Loading/Unloading/ Storage
- Construction and Contracting
- · Professional Services
- Bunker Supply
- Ship to Ship Transfer
- Port Statutory Responsibilities
- Property and Equipment Physical Loss
- Business Interruption
- Liability to Cargo and Third
  Parties
- · Care, Custody and Control
- · Professional Negligence
- Product Liability
- Pollution







# Multimodal Transport and Storage

Risks related to **Storage and Shipping** of cargo over land, sea and air

## Our product solutions include coverages for:

- Warehousing
- Freight Forwarding
- Logistics
- Distribution

## For operations related to:

- Containerised Cargo
- Refrigerated Cargo
- Tank
- Specialised
- Project
- Dangerous Goods

## In respect of Liabilities to and for:

- Cargo
- Third Parties
- · Errors and Omissions
- Fines
- Duty
- Property and Equipment

## Hull & Liability team

For more information about our products and services, please contact:



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Broker at LLOYD'S



### Lonbinder

Experience the difference when we work with you to achieve your insurance needs. Our drivers are partnership, passion and service. We work to ensure that our scale, independence and specialist expertise are fully utilised to provide innovative risk solutions that are structured to your needs, not ours.

**LONBINDER** is a specialist insurance solution designed to help new and existing MGAs and Insurance Intermediaries to manage existing and develop new binding authority arrangements or bring together volume books of business spread across different insurers.

We also have many years of experience in assisting entrepreneurial underwriters to start up new business ventures, with an agreed joint venture ownership and exit structure, and can provide a full service to launch a brand new enterprise.

# Specialist expertise delivering optimum risk solutions

#### LONBINDER is a complete solution, offering:

- Advice on strategy
- Business plan advice and development
- Analysis of book of business/portfolio
- Finding suitable rated insurer security
- Negotiation/provision of delegated binding authority arrangements
- Negotiation of Lloyd's coverholder status and regulatory support
- Enhanced commission structures including profit based incentives

#### We can also offer additional services:

- Portfolio Management
  - Bespoke Monthly Reporting/ Analysis of the portfolio programme
  - Transparency on performance for Coverholder / Broker / Underwriter
  - Built in and automatic Gross Premium Income Limit monitoring
  - Trending Analysis
  - Limit and excess modelling
- IT e-business platform





**LONBINDER** solution covers a wide range of business classes, including (but not limited to):

#### **Accident & Health**

Personal Accident and Sickness cover for private individuals and groups

#### **Buy to Let**

Buildings & Contents coverage to protect the landlords' properties

#### **Commercial Combined**

Package policies covering Buildings, Contents, Public Liability & Employers Liability

#### **Commercial Property**

All Risks including Accidental Damage or coverage for specific named Perils

#### Contingency

Event Cancellation, Non Appearance & Prize Indemnity

#### **Extended Warranty**

Extended Warranty and Gadget products for 1, 3 and 5 year terms

#### **General Liability**

Public Liability, Products Liability and Employers Liability

## Lonbinder team

For more information about our products and services, please contact:



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Chief Executive Officer

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#### Household/Homeowner

Buildings & Contents including Accidental Damage cover whether on a combined or stand-alone basis for Standard, Mid Net Worth and High Net Worth individuals

#### Kidnap & Ransom

Kidnap & Ransom cover for private individuals and groups

#### Marine

Hull & Machinery, Protection & Indemnity and Cargo exposures

#### **Non Standard Property**

Buildings & Contents coverage for risks of nonstandard construction or which are unoccupied or let to Housing Associations

#### Pet

Veterinary Fees, Death by Accident and Illness, Theft or Straying and Public Liability coverage

#### **Professional Lines**

Directors & Officers, Professional Indemnity and Crime coverage

#### **Engineering Lines**

Construction and Machinery Breakdown risks



#### **Greg Snelling**

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### **Marine Trades**

Experience the difference when we work with you to achieve your insurance needs. Our drivers are partnership and service. We work to ensure that our scale, independence and specialist expertise are fully utilised to provide innovative risk solutions that are structured to your needs.

The Ropner **Marine Trades** team are recognised for their expertise and experience. Our specialist team offer a practical and knowledgeable approach to both basic and complicated risks on a worldwide basis.

We take pride in the fact that we provide a professional service to our clients and with full disclosure, we endeavour to resolve all valid claims in a prompt and pro-active manner. The **Marine Trades** product solutions are placed 100% within the Lloyd's market in London. Risks can be considered on a worldwide basis.

#### We can provide risk solutions for:

- Marina Operators
- Yacht Clubs
- Boat Buildings
- Boat Dealers / Brokers
- Boat Repairers

Our Marina Insurance solution includes:

#### **Buildings and Contents**

All buildings and contents. Terms can be offered on non-standard construction buildings.

#### **Marine Structures**

Including breakwaters, fixed and floating pontoons and walkways. The option of a first loss basis can be considered for higher sums insured.

#### **Third Party Liability**

Both ashore and afloat. Cover includes general third party, marina operators, boat repairers and products cover. In addition to general third party property, slips and falls, extensions in cover can be provided for lifting and movement of vessels, legal liability whilst repairs are being carried out, products cover for parts/items fitted and/or sold via chandlery shops etc.

#### **Business Interruption**

Business profitability confirmation is required and that adequate sums insured are considered.

#### **Vessels under Construction**

Cover can be arranged on an individual or production build basis. Competitive premiums can be obtained with monthly declarations.







#### **Vessels including Workboats and Small Hire Fleets**

Workboats include launches, barges, dredgers etc. Cover can be considered for hire craft used both inshore and at coastal facilities.

#### Money

Cover includes money kept on premises, in transit or to and from the bank.

Our Marina product can be arranged as a direct insurance or a reinsurance of a local carrier.

### Marine Trades team

For more information about our products and services, please contact:



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Specialist expertise delivering optimum risk solutions

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### **Professions**

Experience the difference when we work with you to achieve your insurance needs. Our drivers are partnership, passion and service. We work to ensure that our scale, independence and specialist expertise are fully utilised to provide innovative risk solutions that are structured to your needs, not ours.

**LONMAR Professions** specialises in servicing the insurance requirements for both UK and international based professional organisations. We operate on a retail and wholesale basis placing both direct insurance and facultative re-insurance contracts.

The **Professions** division also have considerable experience of setting up and operating schemes, line-slips and binding authority agreements for specific professions and affinity groups

# Specialist expertise delivering optimum risk solutions

## We offer risk solution services to a range of professional businesses including:

- Accountants
- Advertising Agents
- Architects & Engineers
- Barristers –
   Please also see our specialist website at www.barristerspi.co.uk
- Design & Construct
- Fund Managers
- Insurance Brokers
- Independent Financial Advisers
- Media & Technology Consultants
- Management Consultants
- Private Equity & Venture Capital Companies
- Recruitment Consultants
- Solicitors
- Surveyors, Estate Agents & Property Managers
- Trust & Corporate Service Providers

and to other professions and/or consultants, where advice or services are provided for a fee.

#### Our product solutions:

- Professional Indemnity Insurance
- Directors and Officers Liability Insurance
- Financial Institutions Insurance
- Medical Malpractice Insurance
- Pension Fund Trustee Liability
- Cyber and Data Security Liability
- Programmes & Binding Authorities
- Transactional Risk Insurance







## Professions team

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# Property

Experience the difference when we work with you to achieve your insurance needs. Our drivers are partnership, passion and service. We work to ensure that our scale, independence and specialist expertise are fully utilised to provide innovative risk solutions that are structured to your needs, not ours.

LONMAR Property team specialises in providing insurance and risk transfer solutions tailored to the specific needs of our clients. We excel in the placement of all kinds of risks, no matter how complex. Our innovative approach, extensive market experience and our superior trading relationships with the major carriers in London, Europe, Bermuda and Asia continually produce results for our clients.

#### Our services include:

- Preparation of submissions and contract placement documents
- Design and placement of insurance programmes
- Maintenance and administration of policies through currency
- Provision of insight into insurance market trends and industry losses
- Claims advocacy and management services

# Specialist expertise delivering optimum risk solutions

#### We cater for a wide range of industries:

#### **Our Sectors:**

- Apartment/Condos
- Agro-Industry
- Coastal Property
- Casinos
- Energy
- Habitational
- Hotels/Motels
- Manufacturing/Industrial
- Marinas
- Mining and Utilities
- Vacant Property

#### Our product solutions:

- All Risks and Business Interruption
- Standalone Natural Disaster Perils/Difference in Conditions
- Layered Placement
- Deductible Buy-Back
- Terrorism





# Property team

For more information about our products and services, please contact:



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# Reinsurance Treaty & Facultative

Experience the difference when we work with you to achieve your reinsurance needs. Our drivers are partnership, passion and service. We work to ensure that our scale, independence and specialist expertise are fully utilised to provide innovative risk solutions that are structured to your needs, not ours.

Ropner's Reinsurance team is recognised for its expertise and experience in all forms of reinsurance, from traditional treaty to bespoke alternative reinsurance solutions. The specialist team develops strong relationships with our client partners with a relentless drive to provide the very best service, to achieve and exceed clients' expectations.

The dedicated team handles all classes and types of reinsurance and can assist with all forms of Marine, Non-Marine and Casualty & Motor reinsurance. Our extensive experience and resources enable us to review, structure/restructure, quote and place Proportional and Non-Proportional reinsurance protections. From the most suitable markets we source the best possible rates and coverage for our clients' individual needs ensuring high quality reinsurance security both here in London and across the world.

Specialist expertise delivering optimum risk solutions

We pride ourselves on providing cost effective solutions, tailor-made to our clients' reinsurance needs. We deliver the highest quality ongoing support throughout the policy period and beyond making us a strong, credible alternative to our peers.

We offer a broad and expanding range of Reinsurance products to our worldwide client base, including but not limited to:

#### **Proportional**

- Quota Share, Surplus & Facultative
- Obligatory

#### **Non-Proportional**

- Per Risk and Catastrophe Excess of Loss
- Reporting Excess of Loss
- Retrocession Excess of Loss
- Second Retention Excess of Loss
- Frequency Excess of Loss Cover
- Stop Loss and Aggregate Excess of LossReinsurance Facilities
- Reinstatement Premium Protection
- Deductible Buy-Down Cover
- Industry Loss Warranty
- Facultative (Quota Share and Excess)
- Structured Reinsurance Products







#### **Business Classes include:**

- Property
- Casualty including Motor (TPL & PD
- Engineering
- Professional Liability (D&O, PI, E&O)
- Marine Hull and Yacht, including Liability
- Accident & Health, Life and Medical
- Marine Cargo and Specie, including

- General Accident
- Fine Art & Jewellers Block
- Political Violence, Terrorism, War & SRCC
- Energy (Upstream, Midstream & Downstream)
- Bloodstock
- Multi-Class Accounts
- Agriculture

We all located in one office in London and are able to regularly call upon the detailed expertise of our direct insurance broking teams.

We principally provide reinsurance broking services directly to insurance companies and corporate entities but also as a wholesaler for other, normally internationally based, intermediaries.

# For more information about our products and services, your initial Reinsurance contacts are:



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### **Yachts**

Experience the difference when we work with you to achieve your insurance needs. Our drivers are partnership and service. We work to ensure that our scale, independence and specialist expertise are fully utilised to provide innovative risk solutions that are structured to your needs.

The Ropner **Yacht** team offer a professional and experienced approach to providing tailored insurance solutions.

With a global yacht portfolio of wholesale and retail clients, the **Yacht** team are market leaders in the placement of yacht insurance with a reputation for providing quality coverages across the whole spectrum of yacht insurance exposures

Utilising bespoke facilities, we can handle singleton yachts, fleets, comprehensive and/or package placement for the most discerning of clients.



#### We can provide coverage for:

- Primary Hull and Machinery (including Liabilities)
- Crew Liability
- Crew Medical and Personal Accident
- Mortgagees Interest
- Fine Art
- Pollution
- Protection and Indemnity Charterers Liability

Other bespoke wordings are provided for specialist risks and yacht programmes. However, for those clients wishing a more standard form, R12, ITC and IYC conditions can also be provided.

From a historical point of view, it is interesting to note that the R12 Yacht Form, used by most of our competitors, was originally launched within the industry by Ropner Insurance Services hence the 'R' in its title.

Specialist expertise delivering optimum risk solutions







## Yachts team

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