

CASUALTY // AUSTRALIA

## A guide to our Casualty products and business appetite

Our focus on global specialist lines enables Liberty Specialty Markets (Liberty) to provide a broad range of insurance solutions, with a capability to manage complex risks. This guide provides an overview of Liberty's appetite for Casualty risks.

### Liberty offering

At Liberty we offer comprehensive coverage using wordings that are clear and unambiguous.

We also offer a wide range of extensions so you can deliver the exact cover your client requires. We offer extensions in a number of areas including financial loss, professional indemnity, recall expenses, care custody & control, statutory liability and environmental impairment.

Our maximum capacity is US\$50,000,000 for either:

- ▶ Primary
- ▶ Excess
- ▶ Umbrella

Our specific capacity limits are:

- ▶ Financial loss \$25m
- ▶ Professional indemnity \$10m
- ▶ Statutory liability \$5m
- ▶ Environmental impairment liability \$25m

### Appetite

At Liberty our Casualty base wording is industry standard, however our underwriters will work closely with you to understand each client's exposures and put a specific cover in place.

This is achieved through a suite of endorsements and extensions with our mantra being to attempt to cover off the trickier exposures rather than exclude.

Understanding the client is paramount, so your comprehensive submission is critical to achieving this outcome.

Broadly, our preferred appetite includes low claim frequency industry sectors accounts that are product exposed including design, manufacture, export (including USA / Canada), service and repair.

These industry sectors may include medical devices and nutraceuticals through to stockfeed, sensitive scientific equipment and marine products and services.

If you are unsure your clients fit our capabilities, please call your local Liberty Casualty underwriter to discuss.

### 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 you and your client an 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.



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