



Services Excess of Loss...

Excess Layer Insurance, also known as Excess of Loss, is a top-up liability cover designed for a wide range of small, medium and large businesses to provide increased limits of liability over the primary insurance cover. Citynet has the expertise to work with you across a broad range of industries.

The impact of Ogden Rate since 2007, has significantly increased the potential for higher awards to be made which result in an increased claim spend, therefore, many businesses are now increasing their limits of indemnity, either for their own peace of mind or because of contractual obligations.

The need to ensure that a business of any size has sufficient levels of liability cover has never been greater. Even a relatively small incident can result in a large claim for loss that could bring a business's financial stability into question.

Product Highlights

- Annual or contract/event specific policies available
- 100% lead and follow lines can be written
- Issue standalone policies with the option of follow-form
- Follow all authorised EU registered insurers
- Experienced London underwriters with increased authority
- Cover for JCT 6.5.1 contracts
- Indemnity limit available up to £100m for each class of business
- All trades/activities considered
- Worldwide cover
- Contingent covers, including Professional Indemnity & Financial Loss can also be considered

Why buy XL insurance?

- Rising claims inflation
- Contract stipulations
- Long tail claims
- Increasing EMLs
- Periodic Payment Orders
- Government and local authority requirements
- An increasingly litigious environment

Appetite

We offer Excess of Loss cover for the following:

- Employers' Liability
- Professional Indemnity
- JCT 6.5.1
- Overseas exposures acceptable
- Public, Products and Pollution Liability

Claims

Our experienced claims handlers will understand the nature of your client's business, using their extensive knowledge and technical expertise to achieve positive outcomes.

- Fraud detection and management
- A dedicated Claims handler to manage your claim from start to finish
- Support and representation in relation to criminal prosecutions

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