



# Citynet Underwriting Services

Your trusted partner

Broker at **LLOYD'S**



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# Your trusted partner

Citynet Underwriting Services is a trading name of Citynet Insurance Brokers Ltd and has been in operation since 2014.

We are an in-house underwriting facility using only A rated capacity providers, creating bespoke solutions for standard, non-standard & hard-to-place risks. We provide quick turnaround times on quotations and documents.

We pride ourselves on delivering a professional and flexible underwriting experience.

# About Us

With more than 30 years of combined experience writing business in the London market, our team of underwriters are here to support your insurance needs.

We have built strong partnerships with our insurers, earning their trust to handle quality, profitable business on their behalf. Our aim is to aid our brokers in growing their business while delivering effective coverage and service to their clients.

We offer bespoke liability-led products to the market. With a wide and flexible underwriting appetite, we can provide tailored property, employers, public & product liability insurance solutions to contractors, tradesmen and professional business owners, including those engaged in high-risk trades.





# Our UK Team



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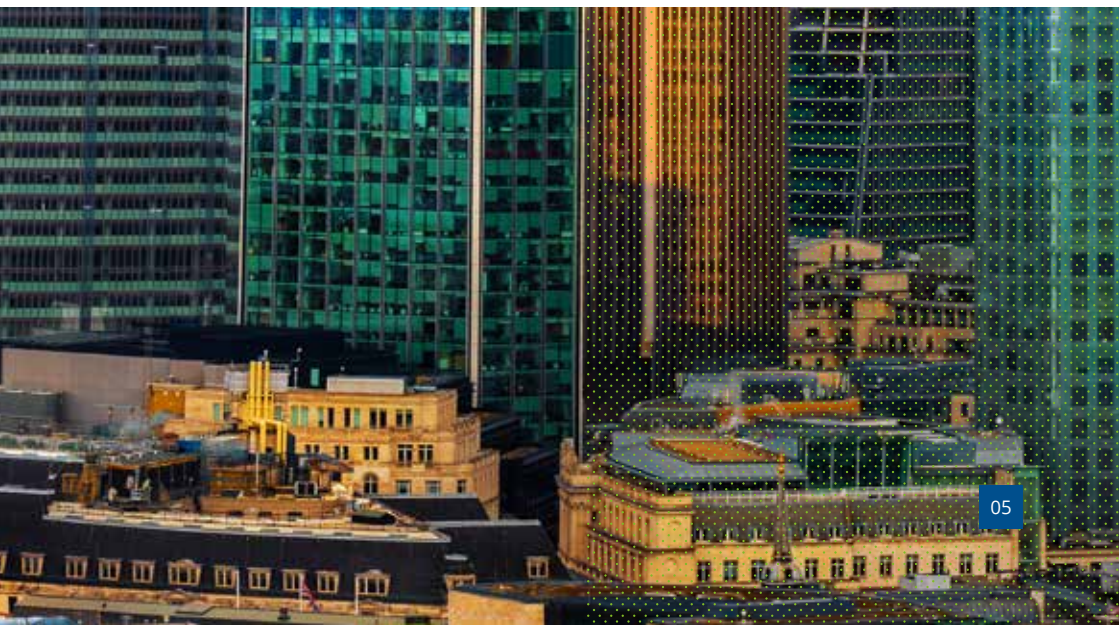
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# Timeline

The true measure of any insurance policy lies in the calibre of its insurer.

We have built a very experienced team, with an extensive trading history that allows us to understand our broker partners, their clients' requirements, and the intricate environments they navigate.

Operating as Citynet Underwriting, we serve as a specialist delegated authority delivering commercial lines products tailored to niche markets throughout the UK and Ireland.

\*please note that all European client business can be placed by Optis Insurances Limited, based in Ireland and part of PIB Group.

## 2000

Citynet begins in Beckenham.



### Our pillars:

- ◆ Quality service
- ◆ A rated capacity
- ◆ Specialised solutions
- ◆ Underwriting proficiency
- ◆ Dedicated staff

2005

- ◆ Lloyd's Broker status achieved.

2012

- ◆ Management buy out successfully completed.

2016

- ◆ £2 million GWP.
- ◆ Clare O'Neill joined the Underwriting team.
- ◆ New Delegated Underwriting Authority (DUA) aquired.

2019

- ◆ £6 million GWP.
- ◆ Secured new capacity for Republic of Ireland (RoI) & UK.
- ◆ Six DUA's live.

2018

- ◆ Cobra joined Citynet and merged all DUA's.
- ◆ Four DUA's live.
- ◆ Five team members.

2022

- ◆ £12 million GWP.
- ◆ 11 team members (UK & Ireland).
- ◆ Secure new UK capacity provider.



2023

- ◆ £15 million GWP.
- ◆ Secure new RoI capacity.



# Commercial Combined

Our commercial combined offering delivers tailor-made solutions for a diverse range of premise-based risks. Supported by experienced underwriters.





## Features and Benefits

- ◆ A rated capacity
- ◆ Minimum premium starts at £500 + IPT per section
- ◆ Property including business interruption up to £5,000,000 sum insured
- ◆ Cover hazardous location
- ◆ USA/Canada exports
- ◆ Overseas work
- ◆ Unrestricted height and depth limits available

## What we do

- ◆ Property damage
- ◆ Employers liability
- ◆ Public liability
- ◆ Products liability

## Who is it for

- ◆ SME Solutions (commercial combined, retailers, liability, building & allied trades)
- ◆ Manufacturing solutions (woodworking risks, food risks, etc.)
- ◆ Engineering solutions (steel fabricators, precision engineering, etc.)
- ◆ Leisure (hotels, restaurants, public houses, amusement arcades, etc.)
- ◆ Tradesmen, wholesalers
- ◆ New ventures



# Combined Liability

Writing effective liability business requires underwriting expertise and a customised approach, both of which we possess. In the realm of offering comprehensive liability insurance solutions for substantial construction and contracting risks, we excel.

We deliver comprehensive liability insurance solutions to larger construction and contracting risks. With our in-depth knowledge and experience, we navigate the complexities effortlessly.

Our Combined Liability product consolidates a diverse array of covers into one policy, addressing a wide spectrum of contracting and construction risks.





## Features and Benefits

- ◆ A rated capacity
- ◆ Minimum premium starts at £500 + IPT per section
- ◆ USA/Canada exports
- ◆ Hazardous locations considered
- ◆ Work overseas
- ◆ Unrestricted height and depth limits available
- ◆ Up to £10m public liability limit of indemnity (LOI) available
- ◆ Cover for risks up to £15m turnover (higher levels can be considered)

## What we do

- ◆ Employers liability
- ◆ Public liability
- ◆ Products liability
- ◆ Contractors all risks

## Who is it for

- ◆ SME Solutions
  - ◆ Manufacturing Solutions (woodworking risks, food risks, etc.)
  - ◆ Engineering solutions (steel fabricators, precision engineering, etc.)
  - ◆ Leisure (hotels, restaurants, public houses, amusement arcades, etc.)
  - ◆ Wholesale & retail
  - ◆ Clerical, computer software companies
  - ◆ Food industry
  - ◆ Quarry industry
  - ◆ Non-invasive medical type risks
  - ◆ New ventures
- 



# Contractors Combined

Tailoring liability insurance for construction and contracting ventures requires specialised underwriting skills and a personalised approach, both of which we possess

Our Contractors Combined product consolidates various covers into one policy, addressing a diverse array of contracting and construction risks.

The depth of expertise possessed by our underwriting team empowers them to craft optimal coverage tailored precisely to meet your client's requirements and mitigate risks effectively.







## Features and Benefits

- ◆ A rated capacity
- ◆ Minimum premium starts at £750 + IPT per section
- ◆ SME solutions (commercial combined, retailers, liability, building & allied trades)
- ◆ Wide range of acceptable occupations including high-risk
- ◆ Cover for risks up to £15m turnover (higher levels can be considered)
- ◆ High limits of cover available on PL and CAR/Plant
- ◆ Unrestricted height and depth limits available
- ◆ Hazardous locations work can be considered
- ◆ New ventures
- ◆ Overseas work

## What we do

- ◆ Employers liability
- ◆ Public liability
- ◆ Products liability
- ◆ Contractors all risks

## Who is it for

- ◆ Tradesmen/contractors
- ◆ Builders, bricklayers, chimney contractors, civil engineers, cladding contractors, concrete, drilling contractors, demo contractors, formwork/shuttering, electrical contractors, glaziers, haulage, heating & plumbing, plant hire, roofers, rope access contractors, scaffolding contractors, underpinning, etc.
- ◆ Engineering
- ◆ Fabrication



# Excess of Loss

## Does your client have the required limit of indemnity on their primary policy?

We are always looking for ways to build on already solid foundations, and our excess liability insurance allows your clients to purchase additional cover beyond the limit provided by the primary liability policy. The best part is, we can top up our own or other insurers' policies.

### Features and Benefits

- ◆ A rated capacity
- ◆ Minimum premium starts at £500 + IPT per section
- ◆ Wide range of acceptable occupations including high-risk
- ◆ Wide range of excess PL & products limits available up to £20m (higher limits on request)
- ◆ Short or annual cover available

### What we do

- ◆ Excess employer liability
- ◆ Excess public liability

### Who is it for

- ◆ Contracting & construction risks
- ◆ Manufacturers
- ◆ Fabricators





# Contractors All Risks

Contractors all-risk insurance, also known as contract works is a specialised insurance policy designed to protect against accidental physical loss or damage to a Contract Works, Contractors Plant and Equipment & Tools, during the construction phase.

This policy extends coverage to the contract works carried out by both the primary contractor and subcontractors involved in the project.







## Features and Benefits

- ◆ A rated capacity
- ◆ Minimum premium starts at £500 + IPT per section
- ◆ Wide range of acceptable occupations including high-risk
- ◆ Bespoke business descriptions
- ◆ 6, 12, 18 month policies

## What we do

- ◆ Contract works
- ◆ Employees tools
- ◆ Contractors plant and equipment
- ◆ Hired in property

## Who is it for

For all types of building works of standard construction such as:

- ◆ Private dwellings
- ◆ Blocks of flats
- ◆ Shops
- ◆ Schools
- ◆ Hospitals
- ◆ Office blocks



# Our Capacity

Our business thrives on capacity. We recognise the importance of building strong relationships with partner insurers for the ongoing success of our business. We pride ourselves on only using A rated capacity on our delegated authority binders.

Our leadership team remains committed to forging meaningful, enduring partnerships with premier insurers. With a proven track record, we excel in nurturing these vital alliances, ensuring that our partner brokers have access to the best possible offerings.



## **CITYNET INSURANCE BROKERS**

Your trusted partner

**citynet.co.uk / 020 7488 7950**

Citynet Underwriting Services and Citynet are trading names of Citynet Insurance Brokers Limited. We are a registered Lloyd's broker, authorised and regulated by the Financial Conduct Authority.

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