



CITYNET

LLOYD'S BROKER

Excess of Loss Insurance



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..

Excess of Loss Insurance

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.

The impact of Ogden Rate, has significantly increased the potential for higher awards to be made which results 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..

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
- Contingent covers, including Professional Indemnity and Financial Loss, can also be considered
- Worldwide cover
- All trades/activities considered

APPETITE

We can consider most areas of insurance, ranging from standard wholesale and service trades, through to large construction and civil engineering risks or specialised manufacturers. We offer Excess of Loss cover for the following:

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

BENEFITS OF WORKING WITH US

- Efficient and experienced brokers and claims handlers
- Excess layers can be provided up to £100m on Employers & Public Liability
- Competitive premiums
- Single contract or annual policy quotes
- Quick and easy quotation process, supported by our A-Rated markets
- Focus on a rapid referral response time
- Quick and easy – speed and simplicity matter when arranging excess liability cover for your clients'
- Covering any combination of excess public, products, pollution, excess employers' liability and excess third-party property motor liability.
- Competitive commission levels

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