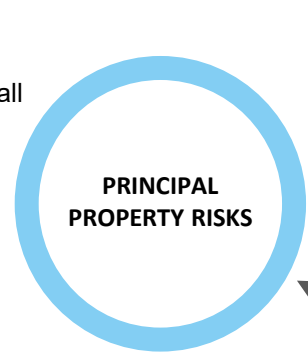
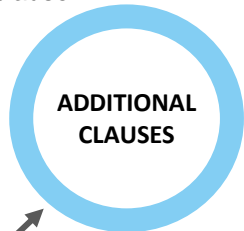




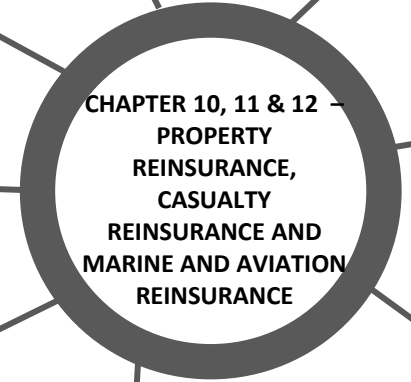
- ✓ Fire and special perils/material damage 'all risks'
- ✓ Business interruption
- ✓ Engineering risks
- ✓ Contractors 'all risks'



- ✓ Reinsurance clause
- ✓ Event clause



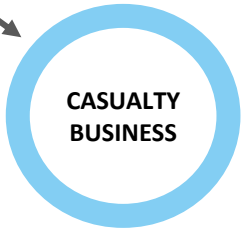
- ✓ Aggregate voyage extension (cargo) clause
- ✓ Collusion clause
- ✓ Liability exclusion clauses
- ✓ Refinery exclusion clause



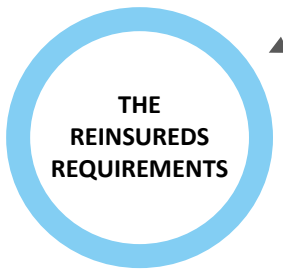
- ✓ 'An estimate of the monetary loss which could be sustained on a single fire or explosion considered by the underwriter to be within the realms of probability'



- ✓ Hull or 'time' account
- ✓ Cargo or 'voyage' account
- ✓ Liabilities
- ✓ Energy or 'rig' account
- ✓ War
- ✓ Incidental non-marine
- ✓ Incidental aviation



- ✓ Motor
- ✓ Personal accident
- ✓ Employers' liability
- ✓ Worker' compensation
- ✓ Public liability
- ✓ Products liability
- ✓ Professional indemnity
- ✓ Medical malpractice
- ✓ Trade credit, surety, political risks, fidelity insurance and bonds
- ✓ Miscellaneous risks



- ✓ Reserves
- ✓ Portfolio transfer
- ✓ Accounts
- ✓ Period
- ✓ Brokerage



- ✓ Bodily injury
- ✓ Property damage
- ✓ Pure financial

