



GENERAL LIABILITY

Brit is a market-leading global specialty insurer and reinsurer, focused on underwriting complex risks. We have a major presence in Lloyd's of London, the world's specialist insurance market provider, and a significant US and international reach. We underwrite a broad class of commercial specialty insurance with a strong focus on property, casualty and energy business. Our capabilities are underpinned by our strong financials.

Brit Global Specialty USA (BGSU) underwrites on behalf of Brit Syndicates 2987 and 2988, providing retail, wholesale and reinsurance brokers with Lloyd's financial strength and capabilities. BGSU offers a range of E&S, admitted and reinsurance products with a focus on Specialty Package, Property, General Liability, Excess Casualty, Professional Lines, Commercial Marine, Cyber, Programs, and Property & Casualty Reinsurance. Headquartered in Chicago, we have underwriting presence in Atlanta, Hartford, Houston, Los Angeles Metro Area, Miami, New York, Philadelphia, Richmond and San Francisco Bay Area.

SEEING THE DIFFERENCE **MAKES THE DIFFERENCE**

GENERAL LIABILITY

OUR SEASONED GENERAL LIABILITY TEAM OFFERS ACCESS TO A WIDE RANGE OF PRIMARY AND GENERAL LIABILITY SOLUTIONS THROUGH WHOLESALE BROKERS. BACKED BY AN AVERAGE OF 20 YEARS EXPERIENCE, OUR UNDERWRITERS AIM TO DELIVER THE EXPERTISE AND SERVICE YOUR CLIENTS DEMAND. SEE THE DIFFERENCE.

PRODUCT

We offer primary general liability products for a wide range of GL classes including product manufacturers, wholesale distributors, artisan contractors, and premises driven risks.

TARGET CLASSES

- Product Driven accounts including but not limited to:
 - Manufacturers: Industrial Machinery, Construction Equipment, Farm Equipment, Auto Parts, Safety Products, Testing Equipment, Medical products and devices (non-implantable), Marine products
 - Wholesalers
 - Importers
- Premises Driven accounts including but not limited to:
 - Office buildings, Shopping Centers, restaurants and vacant buildings
 - Small to midsize lessors risk
- Construction:
 - Targeted contractors include both GC's and artisan contractors with both residential and commercial construction operations. We are not a market for NY construction or practice policies in Colorado and South Carolina
- Miscellaneous:
 - Boiler Service and Installation
 - Millwrights
 - Equipment rental

These classes are available in most states. We generally avoid drug, chemical and firearm manufacturing, nursing homes, medical implants, refineries, drones and smoking related products.

CORPORATE

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HIGHLIGHTS

- Minimum Premium \$25,000
- ISO policy forms
- ISO and proprietary endorsements
- Both occurrence and claims made products available
- Full CGL or stand-alone products liability policies
- OCP and RRP available when we write the contractor
- Liquor Liability available in most states
- Standard deductibles from \$2,500 to \$25,000
- Minimum SIR \$25,000
- Product available through contracted wholesale brokers

CAPACITY

- Primary limits available up to \$2,000,000 per occurrence and \$4,000,000 aggregate

PAPER

Lloyd's of London on behalf of Brit Syndicate 2987 and 2988

SECURITY

- A (Excellent) A.M. Best (Lloyd's Rating)
- A+ (Strong) Standard & Poor's

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BUSINESS DEVELOPMENT

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SEEING THE DIFFERENCE MAKES THE DIFFERENCE

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