



ALTERNATIVE RISK PACKAGE

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**

ALTERNATIVE RISK PACKAGE

Alternative Risk Package provides excess or reinsurance coverage for property and casualty exposures including workers compensation. Available coverage lines are listed in the chart below. Stop Loss or Aggregate excess insurance may be added to provide budget protection over the insured's loss fund. This limit of Aggregate Excess Protection provides stop loss coverage thereby protecting the insured from unexpected loss frequency.

Available Coverages	Maximum limits	Minimum self insured retentions (SIRs)
Property*	\$5,000,000	\$25,000
Auto Physical Damage	\$2,500,000	\$10,000
Crime	\$1,000,000	\$10,000
General Liability*	\$15,000,000	\$25,000
Auto Liability*	\$15,000,000	\$25,000
Sexual Harassment Liability	\$15,000,000	\$25,000
Sexual Abuse Liability	\$15,000,000	\$25,000
Religious Sexual Abuse Liability	\$1,000,000	\$25,000
E&O/D&O/EPL*	\$15,000,000	\$25,000
Workers Compensation & Employer's Liability*	\$1,000,000**	\$100,000
Law Enforcement Activities Liability	\$15,000,000	\$25,000
Terrorism	\$35,000,000	\$25,000
Cyber Liability	\$10,000,000	\$10,000
Higher Education Student Practices Liability	\$15,000,000	\$25,000
Crisis Management	\$25,000 / \$50,000***	Nil

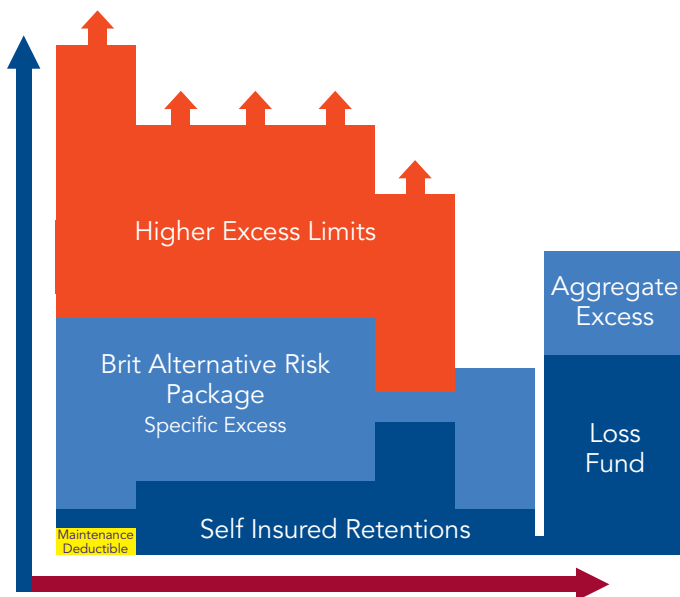
* a minimum of two core coverages mandatory to constitute a Package.

** Workers compensation layer can be written on a Stand-Alone basis.

*** Higher limits available.

SECTORS INCLUDE:

- Cities
- Counties
- Public & Private Schools
- Colleges and Universities
- State Governments
- Special Districts
- Pools
- Tribal Nations
- Not For-Profit Organizations
- Religious



ALTERNATIVE RISK PACKAGE BENEFITS

- Insurance or Reinsurance - primary, excess, memorandum of coverage
- The client, with an approved TPA or claim's staff, administers all claims and implements defense strategies
- Clash coverage provides that only a single SIR applies to a covered loss involving multiple lines of coverage
- Claim dollars remain with the client until paid increasing income potential
- Rewards the retention of attritional losses within the SIR
- Allows risk transfer of catastrophic losses to specific insurance
- Reduces expense associated with the purchase of individual policies
- Provides free access to the Brit TEAM platform and loss control dollars may be available for approved risk management initiatives
- Stand Alone Terrorism available to higher limits or TRIPRA
- Will quota share with other carriers on larger risks

THE ALTERNATIVE RISK PACKAGE IS –

An indemnity policy; the client defends and funds their own claims and seeks reimbursement from Underwriters.

Defense costs within the limit, a sublimit for defense costs in addition to the limit is available.

A complete all-lines-aggregate product underwritten by a dedicated Package underwriter.

Tailored E&S forms for Public Entity, Schools K-12, Religious Entities, Higher Education and Commercial clients.

A flexible product that allows the client to choose their own claims and risk management providers.

THE ALTERNATIVE RISK PACKAGE IS NOT –

A "duty to defend" policy in which the carrier responds to claims, with or without the input from the client.

A product that offers defense outside the limits as standard.

Individual product lines from multiple underwriting departments.

An admitted bureau-produced form policy.

Designed to interfere with the client's claims handling decisions.

PAPER

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

SECURITY

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

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SEEING THE DIFFERENCE MAKES THE DIFFERENCE

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