Liberty Specialty Markets

CASUALTY // SINGAPORE

A guide to our products and business appetite

Our focus on global specialist lines enables Liberty to provide a broad range of insurance solutions, with a capability to manage complex risks. This guide provides an overview of Liberty's appetite for Casualty risks.

If you are unsure of the categorization of a specific industry, please call our team and we will be happy to discuss the risk with you in more detail.

Liberty offering

At Liberty we offer your clients policies that provide comprehensive coverage using wordings that are clear and unambiguous. We also offer a wide range of extensions so you can deliver the exact cover your client requires. We offer extensions in areas including financial loss, recall expenses, care custody and control, molestation and abuse, injury to participants and existing property. We will even consider cover for phased handover (on a project by project basis).

Our maximum capacity is US$50,000,000 for either:

- Primary
- Excess
- Umbrella
- Construction Third Party Liability

Our maximum capacity is US$30,000,000 for WICA through our Workplace Protect product. All of Liberty's Casualty products can be offered on Claims Made or an Occurrence basis.

Industries

We've listed 60 trades on the reverse to help you understand our appetite. We have followed a simple traffic light system. Red are industries that we typically do not participate in, Yellow requires further consideration before confirming capacity and Green are our preferred industries.

Our target industries are:

- Rail (manufacturing and operational)
- Construction
- Product liability (appetite for North American exposure)
- Offshore construction (Inc. contractors working offshore)
- Power
- Petrochemical
- Property owners
- Schools
- Sports associations
- Upstream energy
- Marine-related risks (construction, ship repairers, marinas, products liability)

Risk Engineering

Risk Engineering is a crucial part of our long-term approach to client relationships. Our global network of Risk Engineers work with you to develop an in-depth understanding of the operational and safety aspects of each risk. Based on that knowledge we can offer to you and your client a more informed and tailored insurance product. This enhances overall risk control and benefits all parties.

Technical information

Asia continues to develop a claims culture, which means that your clients need to be advised by skilled knowledgeable brokers for their Casualty insurance needs.

At Liberty we offer presentations on all aspects of Third Party Injury and Damage liability. We have developed a number of presentations with brokers in mind, and we are happy to create something tailored to your specific request.

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Industry	Primary	Excess
Advertising	✓	✓
Aerospace and Defence Products	✓	○
Agricultural Products	✓	✓
Air Transport Airport Terminal	✓	✓
Aircraft and Components	○	○
Alarm Installers, Manufacturing and Supply	✓	✓
Amusement and Recreation Arcades	✓	✓
Architects & Engineers	✓	✓
Boat Dealer	✓	✓
Building Materials	✓	✓
Care Homes & Social Work	✓	✓
Casinos & Gaming	✓	✓
Charities	✓	✓
Chemicals	✓	✓
Communications Equipment	✓	✓
Construction (all forms)	✓	✓
Cosmetics	✓	✓
Dentist	✓	✓
Education Services	✓	✓
Electronic Machinery Manufacture	✓	✓
Employment Agencies	✓	✓

Industry	Primary	Excess
Food and Beverage Product Manufacturing	✓	✓
Freight Forwarder	○	✓
Furniture Manufacture & Supply	✓	✓
Gas Manufacturing and Distribution	✓	✓
Gold and Silver Ores Manufacturing	✓	✓
Haulage & Distribution	✓	✓
Health Supplements	✓	✓
Heating Apparatus	✓	✓
Hospitals and Human Health Centres	✓	✓
Hotels	✓	✓
Landscape & Horticultural Svcs	✓	✓
Leather Goods (incld Tanning)	✓	✓
Livestock Farming	✓	✓
Local Transport Taxicabs/Busses	✓	✓
Maint.& Repair of Motor Vehicle	✓	✓
Medical Equipment	✓	✓
Metal Fabricated Products	✓	✓
Mining	✓	✓
Motor Vehicle Parts	○	○
Oil & Gas	✓	✓

Industry	Primary	Excess
Pharmaceuticals / Clinical Trials & Implantables	○	○
Power Generation	✓	✓
Railroad	✓	✓
Railroad Equipment	✓	✓
Safety Equipment Manufacture	✓	✓
Sale of Motor Vehicles	✓	✓
Scaffolding and Formwork	✓	✓
Scientific Instrument Manufacturing	✓	✓
Semiconductor & Related Device	✓	✓
Sewage Water Treatment	✓	✓
Shopping Centres & Department	○	✓
Sporting Activities	✓	✓
Sprinkler Engineers	✓	✓
Tires and Inner Tubes	○	✗
Toys	✓	✓
Utilities	✓	✓
Veterinary Activities	✓	✓
Waste Management Services	✓	✓
Water Supply	✓	✓
Yachting Clubs	✓	✓
Zoos	✓	✓

✓ Preferred Risks ○ Selective Risks ✗ Non-Preferred Risks

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