

SPECIAL RISKS INSURANCE

“BY UTILISING OUR VAST COMBINED EXPERIENCE AND OUR STRONG, LONG-STANDING RELATIONSHIPS WITH LONDON UNDERWRITERS, WE PRIDE OURSELVES IN BEING ABLE TO PROVIDE FAST, INNOVATIVE SOLUTIONS TO OUR CLIENTS AROUND THE WORLD FOLLOWED UP BY SERVICE LEVELS TO MATCH.”

Paul Dally

Managing Director, Howden Special Risks

THE SPECIAL RISKS DIVISION

In today's increasingly complex and diverse risk environment, specialist insurance cover is an essential component of any risk management strategy. At Howden our Special Risks division specialises in the design and placement of facilities and binding authorities for brokers, underwriting agents, MGAs and cedants. With capacity from Lloyd's, the focus of the Special Risks division is on the delivery of insurance products which are difficult to procure in local markets, or simply available from London on more competitive terms.

We liaise with markets to offer the best price, terms and service for our clients. With a thorough understanding of the specialist insurance market and a relationship-driven approach to dealing with each client, our experienced Special Risks division is dedicated to meeting the most stringent demands of any risk scenario. The team works diligently and impartially to create binding authorities, facilities and one-off specialist placements for either volume business or on an individual inquiry basis.

OUR SERVICE

The success of our Special Risks division is founded upon our extensive expertise and the unparalleled level of services we provide to each of our clients. We combine a proactive approach to client service with an innovative approach to product design to meet our clients needs. When representing clients to insurance markets we consistently produce outstanding results, from initial negotiations right through to the settlement of claims.

OUR CLAIMS TEAM

Howden understands that the role of a good broker is much more than simply designing the right insurance policy and placing it at a keen price. We also offer our clients an in-house

team, experienced in managing the claims process.

OUR PRODUCT RANGE

Our extensive range of specialist insurance products includes:

Property

- Commercial and residential property
- High value homes
- Fine arts and jewellery
- Auto physical damage / Garage keeper's legal liability
- Renewable energy

Product Enhancements

- Credit card benefits
- Homeowner / auto deductible reimbursement
- Involuntary unemployment benefit

Warranty

- Auto extended warranty
- Brown and white goods
- Mobile telephones

Contingency

- Cancellation and abandonment
- Non-appearance
- Prize indemnity
- Event liability
- Film insurance package
- Weather - related risks
- Product recall

Accident & Health

- Accidental death
- Temporary and permanent total disablement
- Keyman protection
- Sports disability
- Travel risks
- Flying club loss of licence

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Broker at **LLOYD'S**

