



US Insurance

Providing tailor-made solutions for our clients

- Cargo
- Cyber Liability
- Energy
- General Liability
- Intellectual Property
- Logging Equipment
- Medical Malpractice
- Product Recall
- Professional Liability
- Property
- Terrorism
- Transportation



US Insurance

We have vast experience in the US market, and have developed long-standing relationships with a number of clients, coverholders and markets. These relationships are built on a trust and understanding that comes with a first class service and in depth knowledge of the classes we operate in.

Jamie's photo to be supplied

Jamie Webb Director

Our US business has grown rapidly over the last few years, and this success is largely attributable to our liability business. We have profitably managed a number of binding authorities that cover niche liability products aimed at medical practices, which has allowed us a prosperous and solid base to build upon.

More recently we have taken on new team members with enormous knowledge and experience which has allowed us to expand in to a number of new classes in the US, including property, terrorism, general liability, cargo, transportation, logging equipment and product recall.

Our team enjoys fantastic relationships with our clients and a number of key markets throughout Lloyd's, which will ensure that we continue to grow long into the future.

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Cargo

The scope of cargo is vast and wide ranging. We focus on the objectives and issues that face your organisation and have the latitude to tailor solutions to match your organisation's day-to-day activities; from the moment the cargo is sent until the time it arrives.

Cyber Liability

Prospect offer total protection for a broad range of network-related exposures. Electronic records, HIPAA and Privacy Protection Laws have made these activities a fundamental aspect of any business holding individuals' personal information. Losses are increasing as a result of public awareness of identity theft and hacking, and the initiation of class action lawsuits.

Energy

We understand the complex and hazardous risks your company faces whether you work in oil and gas, power and utility, or alternative energy. We provide tailor-made solutions in both upstream and downstream energy that protect you from the specific risks that your business faces.

General Liability

We provide tailor-made solutions to limit exposure in a number of public and commercial sectors, including construction, oil and gas, commercial, manufacturing retail, mining, utilities, and leisure and hospitality industries.

Intellectual Property

There are countless disputes between firms over their intellectual property rights; including Patents, Trademarks and Copyright. We can provide coverage that will protect your enterprise against legal costs and damages involved in defending or pursuing a legal action.

Logging Equipment

The logging industry is an extremely hazardous and dangerous one. We are able to provide bespoke cover for logging contractors, hauliers, logging and logs in storage to protect against catastrophic losses in a perilous working environment.

Medical Malpractice

One of the most interesting areas of professional liability is in the medical field. Particularly in the United States, claims have mushroomed and most physicians are now covered by specialist insurers. We provide many special coverages suitable for such insurance companies to add to their core product.

Product Recall

Prospect are able to provide tailor-made solutions for the food and beverage industry and hospitality industry. In the event that revenue or even the business' very future is affected by negative media coverage, we provide the necessary coverage to get insureds back on their feet and trading again as quickly as possible.

Professional Liability

Increasing litigiousness the world over has led more and more professionals to seek to protect their assets, or those of the companies for which they work, against claims against them alleging negligence or other tortious damage. We have a number of contracts giving underwriting authority to coverholders in this field to any class of professional, and are interested in pursuing more opportunities on these lines.

Property

Managing and mitigating an organisation's exposure to a fortuitous loss incurring event is key to the future success of any business. We provide access to in excess of USD1bn in property insurance capacity procured from Lloyd's of London, European and Bermudian company markets.

Terrorism

With worldwide terrorist activities increasing in frequency and severity, we are able to provide up to USD\$50m each and every loss to protect your assets, interest and liabilities.

Transportation

We provide cover for the Motor Truck carrier if it is legally liable for the destruction, damage, or other loss of the property being shipped. This includes stolen, broken and lost articles.

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UK Insurance

Providing tailor-made solutions for our clients

Affinity

Commercial

Limousines &
Chauffeurs

Marine Crew
Cover

Mobile Homes

Residential
Property

Terrorism

Travel



UK Insurance

Our UK business has grown rapidly over the last couple of years. Our expansion in the domestic market is largely down to the strong relationships we have built with a number of key markets and coverholders throughout the UK. Regional brokers have been extremely satisfied by the skilled and efficient service we offer, not least in setting up binding authorities across a number of different classes.

David's photo to be supplied

David House Senior Broker

We have helped facilitate, set up and manage a number of binding authorities for our clients throughout the UK. We are always looking at niche and innovative ways of helping our clients, and subsequently customers in being able to obtain insurance. We have found particular success in landlord and homeowners' insurance in traditionally labelled 'flood zone' areas, giving insureds the opportunity to be rated on their exact location, instead of the blanket postcode approach taken by the big insurers. This sensible approach to underwriting risk has helped both our coverholders and their clients in issuing and obtaining insurance.

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Affinity

Prospect have placed a variety of niche insurance programs for our clients. By offering incentives to their customers, they have successfully been able to increase sales and client retention.

Commercial

We provide binding authorities for almost every SME commercial risk which a retail broker will see. Whether it's a commercial combined, or property or liability on a stand alone basis, Prospect have built relationships with key London markets who are looking to write more business of this type. Sums Insured are typically up to £6,000,000 any one location, with limits up to £10,000,000 any one occurrence for Employers', Public and Products Liability.

Limousines & Chauffeurs

Prospect work with a specialist retail broker who deal with Insurance for Chauffeur driven vehicles including Standard Executive Hire vehicle, Stretched Limousines and Executive Coaches. This difficult class of business is successfully handled by a rigorous approach to Underwriting only the best operators in the industry.

Marine Crew Cover

This exciting new area caters for the requirements of Maritime Labour Convention 2006, which came into force in August 2013. The Maritime Labour Convention deals with a ship owners' responsibilities and liability for the economic consequences of sickness injury or death suffered by seafarers during their engagement. Prospect have helped develop a product with a leading London market to provide a simple solution to ship owners requirements under the Convention.

Mobile Homes

This cover is for all customers who live permanently in a mobile home. We cater for Park Homes, Chalets, Static Caravans, and Tourers. If the caravan is permanently sited then it is eligible for building and contents insurance.

Residential Property

We have extensive experience in arranging binding authorities for residential property; both Landlords, tenants and Homeowners.

Our schemes can cover DSS, Unoccupied, Properties undergoing renovation, Students, Holiday Home, Thatched Roofs, Asylum Seekers and Bedsits as well as the standard classes. We obtain highly competitive rates in the marketplace.

Additionally, we are one of the leading brokers in providing home insurance for properties exposed to flooding. We work with brokers who understand their local area and have far greater knowledge of where the flood exposure lies, allowing customers to get fairer and far more competitive terms.

Terrorism

We are able to provide up to £50m each and every loss to protect your assets, interest and liabilities.

Travel

Prospect work with retail brokers with niche books of travel insurance. Examples include winter sports, business travel, senior citizens, long-stay or those with medical conditions.

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Worldwide Insurance

Providing tailor-made solutions for our clients

- Accident & Health
- Affinity
- Bloodstock & Livestock
- Cargo
- Energy
- General Liability
- Intellectual Property
- Kidnap & Ransom
- Life
- Logging Equipment
- Product Recall
- Property
- Terrorism
- Transportation



Worldwide Insurance

We are specialised in open market and binding authority business, both direct and reinsurance. The relationships we enjoy throughout Lloyd's allow us to provide bespoke solutions worldwide, across a number of different classes.

Jamie's photo to be supplied

Jamie Webb Director

We have a number of new, exciting opportunities with clients throughout the world, and are always looking to expand into new territories. Our success worldwide stretches across a number of different classes and locations; through our relationships in Lloyd's and Bermuda, there are few regions we are unable to provide solutions for. We have a network of clients operating in Europe, the Caribbean, Africa, the Middle East, South America and Australasia and are keen to keep expanding, particularly in emerging markets, in line with Lloyd's 2025 vision.

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Accident and Health

Prospect specialise in providing solutions to groups or individuals at the workplace, at home or while travelling, and help return individuals back to full health after an accident or sickness by providing the best possible treatment and care.

Affinity

Prospect have placed a variety of niche insurance programs for our clients. By offering incentives to their customers, they have successfully been able to increase sales and client retention.

Bloodstock and Livestock

We offer a wide range of policies for animals of all types, from cattle to killer whales. Coverage includes all risk of mortality, restricted perils, limited government slaughter, accidental and external injury, business interruption, transit, theft, infertility and specified perils.

Cargo

The scope of cargo is vast and wide ranging. We focus on the objectives and issues that face your organisation and have the latitude to tailor solutions to match your organisation's day-to-day activities; from the moment the cargo is sent until the time it arrives.

Energy

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General Liability

We provide tailor-made solutions to limit exposure in a number of public and commercial sectors, including construction, oil and gas, commercial, manufacturing retail, mining, utilities, and leisure and hospitality industries.

Intellectual Property

There are countless disputes between firms over their intellectual property rights; including Patents, Trademarks and Copyright. We can provide coverage that will protect your enterprise against legal costs and damages involved in defending or pursuing a legal action.

Kidnap and Ransom

We provide bespoke solutions for clients, both individuals and groups, including high net worth business men, politicians, celebrities or engineers/contractors working in high risk remote areas.

Life

Prospect can assist in placing life insurance for either individuals or groups. We can tailor products to fit coverage for those working overseas, unusual risks, hazardous occupations and those with pre-existing conditions.

Logging Equipment

The logging industry is an extremely hazardous and dangerous one. We are able to provide bespoke cover for logging contractors, hauliers, logging and logs in storage to protect against catastrophic losses in a perilous working environment.

Product Recall

Prospect are able to provide tailor-made solutions for the food and beverage industry and hospitality industry. In the event that revenue or even the business' very future is affected by negative media coverage, we provide the necessary coverage to get insureds back on their feet and trading again as quickly as possible.

Property

Managing and mitigating an organisation's exposure to a fortuitous loss incurring event is key to the future success of any business. We provide access to in excess of USD\$1bn in property insurance capacity procured from Lloyd's of London, European and Bermudian company markets.

Terrorism

With worldwide terrorist activities increasing in frequency and severity, we are able to provide up to USD\$50m or the equivalent in any other currency each and every loss to protect your assets, interest and liabilities.

Transportation

We provide cover for the Motor Truck carrier if it is legally liable for the destruction, damage, or other loss of the property being shipped. This includes stolen, broken and lost articles.