



Worldwide Insurance & Reinsurance

Providing tailor-made solutions for our clients

- Accident & Health
- Affinity
- Bloodstock & Livestock
- Cargo
- Contingency
- Crime
- Cyber Liability
- Energy
- General Liability
- Intellectual Property
- Kidnap & Ransom
- Life
- Logging Equipment
- Medical Malpractice
- Product Recall
- Professional Liability
- Property
- Terrorism
- Transportation (MTC/FTC)



Worldwide Insurance & Reinsurance

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 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 can offer a number of niche low-limit benefits to associations as well as credit card, e-wallet and pre-paid card providers. Examples include extended warranty, purchase protection, ID theft, ticket guard, liability waiver and trip cancellation.

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.

Contingency

From festivals to weddings, if you're planning an event, we provide risk solutions that include cancellation, abandonment, postponement and interruption.

Crime

We can provide you with cover that protects your assets, and those that may be in your care, against threats from both internal and external crimes.

Cyber Liability

Prospect offer total protection for a broad range of network-related exposures. We provide coverages like breach response, customer notification, and business interruption, but go even further to offer coverages for reputational harm and regulatory fines and penalties.

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.

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.

Medical Malpractice

One of the most interesting areas of professional liability is in the medical field, 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 provide solutions for a number of different classes, both standard and specialist.

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 (MTC/FTC)

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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