

Let us be your **Unique Selling Point**

www.troonuw.co.uk

TROON
UNDERWRITING

Troon Underwriting is a trading division of Commercial Risks (UK) Limited. Authorised and regulated by the Financial Services Authority.
Non Investment General Insurance business. FSA reference number 304286. Registered in England 4452474

TROON
UNDERWRITING

Troon Underwriting

- All trades considered
- Competitive rates
- Conditions-precedent wording
- Employers' Liability up to £10 million
- Generous limits
- Negotiable commission – starting at 17.5%
- Prompt documentation
- Public / Products Liability up to £10 million
- Rapid response

Underwritten for you

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“We are a full-service London market underwriting agency, providing pricing, documentation issuance and policy servicing on behalf of our ‘A’ rated carriers.”



Underwritten **for you**

Troon Underwriting was launched to offer Brokers a solution to placing small to medium ‘premises-based’ risks throughout the UK, with generous sum insured (*in respect of material damage and business interruption*) at any one location. We are proud to call ourselves independent Underwriters as we take personalised service seriously by incorporating value and the principles of the London market. Troon is supported by a highly skilled and professional team of Casualty and Property Underwriters.

We work with a select panel of UK Insurance Brokers, on a nationwide basis and with a focus on developing and maintaining long-term relationships. Our market knowledge enables us to discuss all types of risks and provide bespoke solutions to your commercial combined insurance enquiries via in-house underwriting.

We are a full-service London market underwriting agency, providing pricing, documentation issuance and policy servicing on behalf of our ‘A’ rated carriers.

Troon Underwriting Agency is a wholly owned subsidiary of Commercial Risks (UK) Ltd, formed in 2002. Commercial Risks is authorised by the Financial Services Authority and is also a fully accredited Lloyd’s of London Broker.

We aim to complement your existing panel of insurers through the development of exclusive partnerships, specialist expertise and professional advice. Our aim is to provide our Brokers with superior coverage at a highly competitive price both quickly and efficiently. This will ensure that you receive the best solution to match your Clients’ individual needs.

Why not put us on your marketing list?



The **Troon Underwriting** experience

Our values

Broker-focused The heart of our business is strong Broker partnerships based on listening, understanding your needs and delivering innovative products and services which meet your requirements. We know what’s important to you, the Broker.

Excellence Our aim is to become the industry benchmark for underwriting excellence, delivering quality of service to our panel of Brokers, whilst achieving outstanding results. We deliver every time.

Refreshing challenge We have a ‘can do’ approach with the passion, inspiration and drive to become a market-leader by providing a genuine alternative to the composite markets. We aim to give you a unique opportunity to secure each account.

Relationship and trust We create genuine long-term partnerships with Brokers: trusted friendships which provide active support to help you achieve your ambitions and plans. Scheme opportunities are also available.

Competitive awareness We know the UK market very well and have positioned our range of products in a new and innovative way to deliver a solution for our Brokers, making us the number one option.

We value our team Our people are our business. We create an environment where we attract the best, most capable staff and empower them to deliver results.



Products available

At Troon Underwriting we have set our sights firmly on the commercial sector, offering a fresh and dynamic approach, as well as disciplined underwriting. Our goal is to gain a competitive edge in the market. We offer the following products:

- Combined Liability
- Commercial Combined
- Property Owners

Our underwriting is not offered solely on trade but, more importantly, each and every case is quoted on its own merits. As proactive Underwriters, we aim to respond swiftly to your enquiries and assign one of our experts to analyse your risk proposals, as service is key to our underwriting ethos. As the 'tailor' of the quotation, you decide which sections you want rather than the Insurer, including sections of cover you do not require.



Casualty / General Liability

Troon's experience in this sector is extensive. Highly experienced and knowledgeable Underwriters, backed by our flexible underwriting capacity, are key to our underwriting ethos.

Liability Insurance from Troon Underwriting offers protection to combat the ever-present threat of legal action, which is increasingly common in today's society.

Our Liability Insurance cover is tailor-made to fit your Clients' needs.

Our panel of underwriting experts work exclusively with our Brokers to fulfil varying requirements.

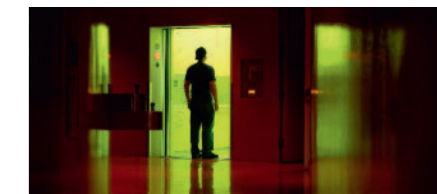
Our products include Employers', Public and Products Liability for a vast range of professions and can cater for North American exports.

By working closely with our Brokers we strive to provide the appropriate indemnity to minimise any potential negative impact on the insured's business activities.

Our Liability cover is designed to meet the Client's needs. With the hugely varied trades that we may consider, it is of paramount importance to match the specific and changing needs of each Client.

We therefore take great pride in underwriting each risk individually thus ensuring we establish the negatives and merits fairly.

Our generous policy is based on conditions-precedent wordings which we issue and deliver promptly.



Property

Troon Underwriting delivers the underwriting expertise to provide a professional underwriting solution for a very wide range of property-based risks.

Understanding the Client's needs is at the core of everything we do. Property styles and types of construction vary considerably, ranging from standard brick, slate, stone and tile through to composite panels, flat roofs, thatched and timber, to wattle and daub construction. Our specialists are ready to discuss your individual requirements.

Our standard property policy encompasses the standard market perils: fire, lightning, earthquake, explosion, aircraft, riot, civil commotion, strikers, locked-out workers, labour / political disturbances, malicious persons, storm or flood, escape of water impact, and theft; and extensions such as terrorism, subsidence, sprinklers and accidental damage.

Troon Underwriting has an extensive knowledge and capacity in underwriting property risks.

- All risks
- Business interruption
- Commercial property
- Long-term undertakings (3 years)
- Machinery plant and all other contents
- Material damage (all sections)
- Residential property
- Subsidence extension
- Terrorism
- Unoccupied risks



Food and Drink

Pushed by legislation and driven by competition, the food industry has been focused on development. The industry has been challenged for many years with increasing demands for perfection.

The insurance perspective: often penalised for having 'non-standard construction' premises and at times suffering from too many 'slips, trips and cuts' claims, many insurers' appetites have diminished over the years.

Our aim is to design an insurance package to assist our Brokers in securing the business.

Our expert underwriting team make Troon Underwriting the new first choice for food risks.

Whether the food risk revolves around manufacturing, processing, packaging, wholesaling, retailing or distribution, Troon can underwrite a bespoke insurance policy to suit the needs of the Client.

We can insure the goods while in transit and against deterioration following a loss of power.

With our excellent knowledge of the industry and our hands-on underwriting philosophy, we aim to obtain the right policy and competitive pricing for any food risk including USA / Canadian exposures.

Food and drink specimen trades:

- Bakers
- Brewers
- Cash and carry / supermarkets
- Dairy / creamers
- Fish industry
- Meat / butchers



Manufacturing

Manufacturing covers a broad spectrum of risks and we are often required to evaluate each risk on its own merits – ranging from the small single-location business to UK-domiciled corporations with a global presence.

The insurance perspective: special consideration is given to the procedures involved in manufacturing certain items. We know that products vary in their usage and can often end up overseas or used in contentious areas – such as aircraft / automotive / marine vessels etc. – meaning that they are not always a favourite of certain Underwriters. We will also consider these unusual risks.

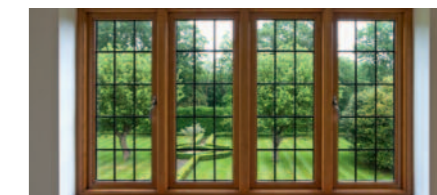
At Troon Underwriting we will design an insurance policy to suit your manufacturing Clients' needs.

We aim to produce a bespoke insurance policy to encompass the diversity of today's manufacturing trades. We will work closely with you to design the policy. We will consider heat processes and unusual locations,

'work away' and reasonable height limits. Special consideration will be given to theft-attractive stock and exports to the USA.

Specimen manufacturing trades:

- Agriculture / garden equipment
- Blind manufacture
- Boot and shoe
- Brick and tile
- Clock and watch
- Clothing / textile
- Double glazing
- Electronic components
- Household / textile
- Plastics
- Toys



Leisure and Entertainment

The leisure and entertainment industry is vast in its diversity, something that we at Troon wholeheartedly embrace as we work with you to produce a tailor-made package for your Client. Whether the trade includes social activities, health and leisure, theatres, bingo halls or the like, it's all part of the industry devoted to our personal amusement, wellbeing or even education.

The insurance perspective: Insurers' concerns are often focused on the need to indemnify the Client against large exposures where members, guests and / or staff gather 'under the same roof', leading to large single losses or long-tail claim exposures. There are often significant sums insured and a focus on good management and leadership is often paramount.

Our Underwriters make best use of our expansive product knowledge and years of experience in dealing with the complexity and diversity of the leisure and entertainment sectors. We work with you to create the perfect solution to protect your Clients' business concerns.

We handle a multitude of UK and Irish leisure risks and offer support, advice and expert knowledge to minimise the associated risks. We understand the needs to ensure the correct cover is in place to protect your Clients' interests: whether it's fine arts, member-to-member liability, or the security of protecting business from the loss of property or liability claims, we will work closely with you to come up with the solution.

Specimen leisure and entertainment trades:

- Amusement arcades
- Bingo halls
- Cinemas
- Golf clubs / clubhouses
- Health clubs / gyms
- Hotels
- Museums
- Recording studios
- Saunas
- Snooker halls
- Swimming pools
- Theatres



Warehousing and Wholesaling

Wholesaling and the utilisation of warehousing facilities is ever-increasing as the UK population grows and develops. This industry represents a significant part of the UK's employment sector and continues to flourish regardless of the current condition of the economy.

The insurance perspective: often Insurers' greatest consideration is over the type of goods, stored in large quantities, creating concerns in respect of fire, theft, large accumulations of stock and machinery, and potential hazardous substances stored in bulk. USA exports and foreign imports are also a worthy consideration.

Every city and town across the UK requires a supply chain which typically originates from warehousing or wholesalers' premises, meaning an exposure across multiple locations.

We offer integrated insurance policies covering the Client's requirements including: cover for deliveries and 'work away' exposures, catering for high stock limits including floating stock, goods in transit and exports to the USA.

Specimen wholesaler trades:

- Catering equipment
- Clothing
- Computer
- Fancy goods
- Fish
- Flowers
- Food and drink
- Leather goods
- Office equipment
- Paint
- Wines and spirits



Other specialist trades

Restaurant

Troon Underwriting has the flexibility to underwrite trades considered to be niche.

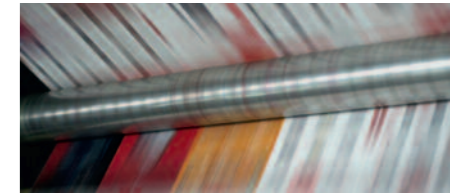
With a flexible approach we aim to understand your requirements and work closely with you to produce an innovative product for many specialist trades across a wide spectrum of activities and sectors.

With the ability to arrange exclusive schemes, we are confident that we can complement your existing services provision. We shall aim to increase your market share and generate a loyal Client base in the specialist niche sector by working with you.

Not all trades can be categorised into specific niche areas such as leisure or warehousing, so it makes perfect sense that we take the time to understand and investigate solid proposals from non-standard business sectors. Some sectors need to be reviewed on their own merits.

Specimen trades:

- Agriculture industry
- Analytical chemists / laboratories
- Animal breeders / kennels
- Auction rooms (excluding motor and livestock)
- Crematoriums
- Electrical contractors
- Marquee hires
- Metal recycling
- Plastics
- Printers
- Skip hires
- Theme pub and restaurant chains



Claims Management

Troon Underwriting understands the need for a professional and swift claims service.

We pride ourselves on our ability to settle claims promptly and to minimise the potential impact of the claim upon the insured.

We are dedicated to offering a fully informed claims service in the event of a loss.

We will provide the support to you when you need it most.

To notify new losses please contact

Troon Underwriting on:

Telephone: +44 (0)20 7702 2103

Email: info@troonuw.co.uk