



ME

SYNDICATE 2525

Secure Liability Solutions

syndicate2525.co.uk

LLOYD'S

Underwriters

What we cover

2525 Classes of Business Underwritten

Employer's Liability (including ReWage)	}	primary or excess of loss
Public/Pollution Liability		
Products Liability		
Products Guarantee/Recall		

2525 Geographical Location of Business Underwritten

United Kingdom	}	primary or excess of loss
Republic of Ireland		
Worldwide excluding North America		

2525 Limits of Indemnity

Employer's Liability (including ReWage)	- £10m	}	primary or excess of loss (higher limits available on request)
Public/Pollution Liability	- £10m		
Products Liability	- £10m		
Products Guarantee/Recall	- £5m		

Employer's Liability is normally underwritten as part of a liability package but Syndicate 2525 will underwrite on a stand-alone basis with the policyholder's commitment to making best use of ReWage.

ReWage provides for market leading claims outcomes and may be of particular interest to:

- Global companies that require UK Employer's Liability policies
- UK companies, such as contractors/manufacturers, seeking only an Employer's Liability policy with ReWage
- High risk trades excluded on main liability policies by other insurers

Most trades and professions within the contractors/industrial/commercial sectors considered.

Conventional or non-conventional rating available.



Every policy is tailored to meet the client's individual needs.



Welcome to Syndicate 2525

Syndicate 2525 is a specialist Employer's and Third Party Liability Lloyd's insurer. Formed in 2000, the syndicate has established itself as a leader within the London Market in all aspects of liability business, including offshore and construction risks.

We have a unique approach, partnering with brokers and clients to provide a complete solution to meet the client's liability insurance needs worldwide. This ranges from the assessment of risk and the development of bespoke insurance products to effective claims management.

We underwrite for UK and overseas companies, with a proactive, forward-thinking approach to claims management designed to reduce claims frequency and quantum and ultimately the level of premiums paid.



Syndicate 2525 is a market leader in all aspects of liability insurance.



The complete solution

Syndicate 2525 has a unique approach, offering brokers and clients a complete solution to meet all liability insurance needs.



Employer's Liability - with ReWage

Our EL policies fulfil all statutory requirements and all 100% policies can include ReWage, our unique product that reimburses wage payments made during absence following workplace accidents.

Rehabilitation Consultants are also engaged.



Public, Products and Pollution Liability

Our PL policies can be underwritten on a stand-alone basis or to include Products and/or Pollution Liability cover, as required. A number of extensions are available to cover, for example, risks such as Financial Loss.

Primary policy excesses can be tailored to suit and Excess-of-Loss policies are also underwritten.



Liability Risk Management

Our strategic partner, Sovereign Risk Solutions Ltd, provides post-inception on-site appraisals of workplace health, safety and environmental practices, providing advice, as required.



We aim to offer lower premiums
to clients with best risk profiles.



Beating the Small Print

We believe it is an investment for us to contribute to the policyholder's better understanding of our policy wordings, so that breaches of conditions can be avoided.



Legal Support

Syndicate 2525 seconds in-house lawyers to provide claims Legal Support and associated support to policyholders, as required.



Direct Settlement

As an adjunct to ReWage or used on a stand-alone basis, our Direct Settlement Scheme provides an injured employee with a platform for recovering compensatory damages without the need to instruct legal representation, where it is agreed that a legal liability exists.

Our approach

Risk & reward



At Syndicate 2525, we aim to offer lower premiums to clients with the best risk profiles, recognising that pricing risks and handling claims are not stand-alone processes linked only by the policyholder's claims experiences.

We recognise that the time and effort spent by policyholders in managing health and safety directly, and quickly, affects the number of injuries that occur in the workplace and that best practice should be recognised and rewarded.

We assess each client individually so that the claims of the worst performing risks are not paid for by charging higher premiums to the best performing risks; this does not depend on past claims, but rather on the approach to managing health and safety.

Our claims handling model is designed to the very highest technical standards available to ensure that valid claims are paid promptly and for the lowest cost, to the benefit of our clients.



Companies of every size and trade can pay less for their liability insurance.





Each client is individually assessed to calculate premiums commensurate with the risk.



What next?

At Syndicate 2525, our specialist underwriters work closely with brokers to ensure that every insurance programme is tailored to meet the client's individual risk profile.

Our Employer's Liability and Public Liability policies can include Products and Pollution Liability cover and can be extended to include risks such as Financial Loss, and policies can be underwritten for 12 months or for 24 or 36 months to provide premium certainty.

As a Lloyd's of London Syndicate, 2525 policies offer the very best security for your risks. Lloyd's is the largest insurance organisation in the world and has never been unable to pay a valid claim in its three hundred year history.

For more information on Syndicate 2525 and our products, please visit our website (syndicate2525.co.uk). Alternatively, if you would like us to quote for your liability insurances, please contact your insurance broker or complete the online form.





T: +44 (0)20 7743 0900
E: underwriting@syndicate2525.co.uk
E: claims@syndicate2525.co.uk
www.syndicate2525.co.uk