

WHAT IS LAWSONS UNDERWRITING?

Lawsons Underwriting Australasia Limited (Lawsons) is an underwriting agency dealing in hard to place liability risks. Lawsons was set up in 2008 and continues to deal with hard to place liability products. Lawsons also offers a Commercial Legal Protection Insurance (CLPI). This can be purchased in addition to a liability policy or as a stand-alone policy.

COVERAGE

Liability coverage of up to \$250m with Lloyd's of London. We have access to various underwriters in Lloyd's via binding authority arrangements or via wholesale placement arrangements. The CLPI offering includes Pursuit and Defence costs.

APPETITE

- Rail
- Engineering
- Construction
- Mining
- Wineries
- Hospitality (particularly Nightclubs)
- Chemical Manufacturers, Importers and Distributors
- Medical
- Property Owners
- Excess Liability layers
- Umbrella Layers

WHAT MAKES US DIFFERENT

We are unique in the market as we do not tell people what they want to hear, we tell them what they need to hear. The difference that this makes is that we try and ensure that every policy that we sell will respond to a claim made against it. We like our client's to put as much risk management into place prior to us offering terms. Many firms have adequate policies and procedures in place but they may not have conveyed this on the proposal form. We do our best to ensure that our offering is what the client requires. We provide a service to client's and prospective client's whereby we review contracts. Most liability insurer's will

exclude liability assumed under contract and even if they allow it, the result can be a claim to a client and thus can create higher premiums and excesses for something that is out of their control. We are not permitted to give advice but we make suggested changes and many of our changes are allowed by principles as our requests are not unreasonable. We do request that client's get independent legal advice on all contracts but we are also realistic as to the financial constraints many of these client's are under and they simply cannot afford to obtain this.

CONTACTS

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Product and coverage descriptions in this document are intended only as a guide to coverage terms and conditions and benefits. Policy coverage is subject to the specific terms and conditions as outlined in each policy wording. For more information about our products, please discuss with your Lawsons Underwriting representative.