

UK COMMERCIAL DIVISION – COMMERCIAL COMBINED

Allied World's commercial combined product offers broad coverage for a variety of UK-based businesses, including material damage, business interruption and combined liability (employers, public and products). We take the time to understand each risk to ensure our versatile insurance solution addresses the specific needs of our clients to help safeguard their assets and mitigate the negative impact on their company's operations should a claim arise. Drawing on their technical knowledge and experience, our underwriters combine multiple coverages under one policy to provide the right level of cover needed.

Our underwriters are committed to delivering the highest level of service, are flexible in their approach and are empowered to make decisions.

POLICY TYPES

- Property Only
- Property and Business Interruption
- Property, Business Interruption and or EL & PL
- Combined Liability
- Full Combined Package

APPETITE

- Offices, Professional Services, Retail
- Hotels, Hospitality & Leisure (timber floors require enhanced protections)
- Manufacturing – Metalworking, Engineering, Electronics, Plastics, Light Woodworking, Textiles, Printing, Paper products
- Food and Drink
- Warehouse and Distribution

Classes that fall outside our risk appetite include Self Storage, Waste and Recycling, Amusements/ Fairgrounds and Piers, Nightclubs, Sawmills/ Pulp and Paper Mills, Oil / Petrochemicals / Pharma / Chemical Risks, Mining/Quarries, Offshore Working

CLIENT FOOTPRINT

- UK Domiciled Businesses
- 100%/Co-insurance possible
- Min. Premium £10,000 plus IPT
- Turnover Up to £100,000,000
- Max TIV Location £75,000,000
- Max TIV Policy £250,000,000
- PL Limit of Liability £10,000,000
- EL Limit of Liability £10,000,000

UNDERWRITING STRATEGY

- Building long-term and reciprocal relationships with our brokers and clients
- Delivering commercial underwriting expertise, excellent service and responsiveness

RISK MANAGEMENT AND LOSS CONTROL

Risk management and loss control is core to Allied World's proactive approach to insurance. It is embedded in our underwriting process and is a key differentiator of our client service offerings.

CLAIMS SUPPORT CLIENTS CAN COUNT ON

Allied World's claims team has significant expertise across numerous product lines and is committed to the highest levels of professionalism, responsiveness and good faith in claims handling.

FINANCIAL STRENGTH

Allied World recognises the importance of having a carrier with the financial strength to be there when your clients need it. We believe that our ratings, conservative balance sheet, expanding scope of operations and solid capital base put us in a superior position to withstand future economic upheavals and provide our insureds the protection they need. Allied World's Lloyd's Syndicate 2232 benefits from the ratings assigned to the Lloyd's market: A+ (Superior) from A.M. Best, AA- (Very Strong) from Standard & Poor's and AA- (Very Strong) Fitch ratings. In addition, we are part of the Lloyd's chain of security and as a result all policies written by Syndicate 2232 are backed by the Lloyd's central fund.

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Coverage is subject to the satisfaction of applicable regulatory licensing requirements and will be provided through appropriately licensed insurance intermediaries. Actual coverage may vary and is subject to policy language as issued. Risk management services are provided by or arranged through AWAC Services Company (Ireland) Limited, a member company of Allied World. **Allied World Europe** coverage will be underwritten by Allied World Assurance Company (Europe) dac, which is (i) authorized and regulated by the Central Bank of Ireland and authorized by the Prudential Regulation Authority and (ii) subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of regulation by the Prudential Regulation Authority are available upon request. Allied World Europe is rated "A+" (Superior) by A.M. Best, "A2" (Good) by Moody's and "AA-" (Very Strong) by Standard & Poor's. Coverage underwritten within Switzerland is by Allied World Assurance Company, AG, which is regulated by the Swiss Financial Market Supervisory Authority and is rated "AA-" (Very Strong) by Standard & Poor's. **Allied World Syndicate 2232** coverage will be underwritten by Allied World Syndicate 2232, including EU/EEA business that will be underwritten by Lloyd's Insurance Company S.A. (Belgium) and fully ceded to and reinsured by Allied World Syndicate 2232. Syndicate 2232 is managed by Allied World Managing Agency Limited, which is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Lloyd's market is rated "AA-" (Very Strong) by Standard & Poor's and "AA-" (Very Strong) by Fitch Ratings. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.