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KEY CONTACTS

Kevin Webb
Divisional Director
- Binders

+44 (0)7827 938 673
+44 (0)20 7264 1620
kevin.webb@uib.co.uk

Jason Higgins
Head of Specialty
Portfolio Solutions

+44(0)7810 558 389
+44 (0)20 7264 1634
jason.higgins@uib.co.uk

Tailored Terrorism Coverage

Flexible Terrorism & Sabotage cover as an alternative to TRIA. Provides cover for property damage, business interruption (damage & non-damage), Active Assailant & Terrorism Liability.

Find out more...

KEY FEATURES:

- Offers up to 500 million USD in coverage with 0 USD deductible.
- Includes protection against Active Assailants, Sabotage, and Denial of Access & Loss of Atttraction.
- A tried and tested product accepted by commercial lenders.

Earthquake Deductible Buyback (EQDBB)

Opal's Earthquake Deductible Buyback (EQDBB) protects insureds from unexpected costs by lowering earthquake deductibles on All Risk Property policies.

KEY FEATURES:

- Reduces earthquake deductibles to as low as 10,000 USD per policy.
- Available for commercial & residential assets as well as construction projects up to 36 months.
- Provides quick, bindable quotes tailored to various needs in regions vulnerable to seismic activity through Opal's streamlined platform.

Find out more...

Available through the award winning, fully digital quote and bind system OPAL.*

*AEGIS London is the brand name of AEGIS Managing Agency Ltd (AMAL) and the Opal system is a service provided by AMAL. AMAL is the Lloyd's managing agent for AEGIS Syndicate 1225 which underwrites the Homeowners Wind Deductible Buy Back product. AMAL is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority (FCA). The PRA and the FCA are the regulatory bodies for UK financial services.

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Equipment Shield

When boilers, HVAC systems or electrical equipment fail, property insurance often isn't enough. AEGIS Equipment Shield provides protection with limits up to $50M for costly, unexpected equipment and machinery losses.

KEY FEATURES:

- Deductible options as low as 1,000 USD up to 250,000 USD to suit insured's appetite.
- Cover available for Single Locations or Portfolios up to 50m USD.
- Available every time an in appetite commercial wind deductible buy-down account is quoted.

Find out more...

Homeowners Wind Deductible Buyback (HOWDBB)

Opal's Homeowners Wind Deductible Buyback (HOWDBB) reduces wind deductibles for high-value homes within 50 miles of the coast.

KEY FEATURES:

- Reduces deductibles to as low as 5,000 USD across coverage A, B, C & D.
- Targets homes valued at 250,000 USD+ within 50 miles of the coast.
- Policy limits up to 1 million USD

Find out more...

Wind Deductible Buy Back (DBB)

Designed for Policy Holders who wish to mitigate against out-of-pocket expenses due to retentions imposed by their All Risk Property insurance programme, or where a bank or lender requirement is imposed to seek a lesser retention. Coverage for Wind, Wind & Hail and Named Wind Storm exposures for property situated in coastal areas and inland/non-coastal areas susceptible within the USA.

KEY FEATURES:

- Covers wind, hail, and named storms with up to 5 million USD limits per policy.
- Accessible, instant, and bindable quotes via Opal's efficient API enabled platform.
- Reduce deductibles to as low as 5,000 USD per occurrence in both coastal and inland states

Find out more...

"UIB understands that every exposure is unique, so clients need insurance advisers who listen and quickly understand the crux of the challenges faced."

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