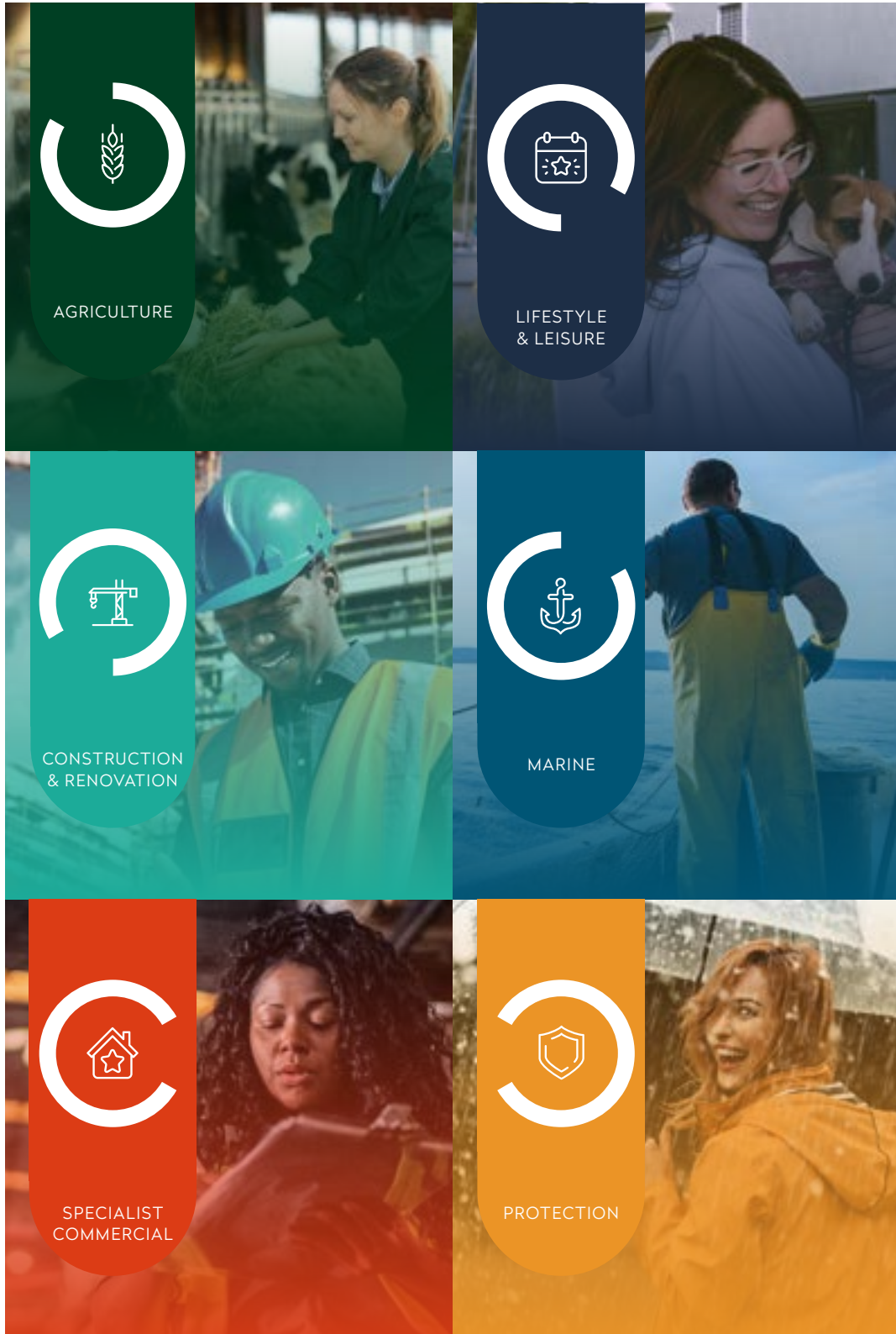


# geo



**SPECIALIST INSURANCE SOLUTIONS FOR  
UK COMMERCIAL BUSINESS SECTORS**

MGA Geo Underwriting specialises in offering tailored insurance solutions that cater to clients that require cover that's a bit more **special**.



## CONTENTS

4	AGRICULTURE
6	CONSTRUCTION & RENOVATION
10	SPECIALIST COMMERCIAL
12	LIFESTYLE & LEISURE
14	MARINE
16	PROTECTION

From construction and commercial to agriculture, leisure, marine and protection, Geo's diverse range of products, housed together with market-leading brands, span multiple business sectors. Offering quality, bespoke products backed by experienced teams providing expert advice, excellent service and A-rated capacity, Geo gives brokers freedom of choice and greater reach within the UK insurance market.

Farm  
 Farm Motor  
 Country Business Motor  
 Countryside Specialisms



# AGRICULTURE

Geo is the largest MGA provider of specialist Agricultural insurance products in the UK, offering multiple product solutions to suit the needs of the client and their specific business. Agriculture products provide cover for farm buildings, contents, machinery and vehicles across the full spectrum of agricultural business; while the Countryside trades and specialisms products cater to a number of rural trades and activities, including shoot, equine, livestock and commercial motor risks.

## PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
<b>AGRICULTURE PRODUCTS</b>		
FARM	<ul style="list-style-type: none"> <li>All forms of farming risks</li> <li>All types of farm, farm building and associated machinery</li> <li>Smallholdings</li> <li>Estates</li> </ul>	<ul style="list-style-type: none"> <li>Arable</li> <li>Beef</li> <li>Dairy</li> <li>Sheep</li> <li>Standard diversifications</li> <li>Smallholders</li> <li>Estates</li> </ul>
FARM MOTOR	All forms of farming risks	<ul style="list-style-type: none"> <li>Agricultural vehicles</li> <li>Commercial vehicles</li> <li>Private cars</li> <li>Trailers</li> <li>Implements and attachments</li> <li>Vintage tractors</li> <li>Special types</li> <li>Agricultural haulage vehicles where part of a wider fleet</li> <li>Fleet rates and NCD rated</li> </ul>
LIVESTOCK	<ul style="list-style-type: none"> <li>All types of risks for all types of livestock kept for business purposes or leisure pursuits.</li> <li>Premiums start from £100 + IPT</li> </ul>	<ul style="list-style-type: none"> <li>All risks mortality</li> <li>Disease – full herd or specified animals</li> <li>Loss of use</li> <li>Vendors guarantee</li> <li>Infertility guarantee</li> <li>Bull breeders' warranty</li> </ul>
<b>COUNTRYSIDE SPECIALISMS</b>		
COUNTRY BUSINESS MOTOR	Rural-based business vehicles	<ul style="list-style-type: none"> <li>Private cars</li> <li>Commercial vehicles up to 7.5 tonnes</li> <li>Special types</li> <li>Fleet rated and NCD rated</li> <li>Fleets up to 15 vehicles</li> </ul>
EQUINE	All types of horses	<ul style="list-style-type: none"> <li>Young, mature and veteran horses</li> <li>Pleasure horses</li> <li>At grass or retired horses</li> <li>Low to mid-level sports horses</li> <li>Amateur sports horses</li> <li>Multiple horses</li> <li>Breeding risks</li> <li>Injection and extrusion</li> </ul>
COUNTRYSIDE LIABILITY	<p>A stand-alone policy to provide protection &amp; peace of mind for individuals and companies in the agricultural sectors providing services to agricultural related industries.</p> <p>Cover Options include:</p> <ul style="list-style-type: none"> <li>Employer's Liability</li> <li>Public Liability</li> <li>Contractors all Risks, including plant and tools</li> </ul>	<ul style="list-style-type: none"> <li>Agricultural Contractors</li> <li>Property owners / Landowners inc woodlands</li> <li>Herdsmen / relief milker</li> <li>Sheep dipping / scanning / shearing/ tanning</li> <li>Animal tagging, scanning or microchipping</li> <li>Foot trimmers / Farrier</li> <li>Land drainage</li> <li>Hedge cutting</li> <li>Snow clearance</li> <li>Landscape gardeners / Gardening inc weed control</li> <li>Tree felling</li> <li>Fencing inc dry stone walling</li> <li>Farmer / smallholder / crofter / lessor of land</li> <li>Camping, caravan site proprietor</li> <li>Fishing lake proprietor</li> <li>Bed &amp; breakfast / Holiday lets</li> <li>Livery stables (DIY &amp; full livery)</li> </ul>
HORTICULTURE	<p>Designed to meet the commercial insurance requirements of clients involved in the science of growing and caring for plants.</p> <p>Cover options include:</p> <ul style="list-style-type: none"> <li>Property</li> <li>Employers' and public liability</li> <li>Money</li> <li>Business interruption</li> <li>Goods in transit</li> <li>Personal accident</li> <li>Commercial all risks</li> <li>Hired-in plant</li> </ul>	<ul style="list-style-type: none"> <li>Garden centres</li> <li>Nurseries</li> <li>Horticultural growers of plants, nuts, fruits, vegetables, herbs, ornamental plants and flowers.</li> </ul>
SHOOT	<p>Protection for various types of shooting, fishing and hawking/falconry activities on private land.</p> <p>Cover options include:</p> <ul style="list-style-type: none"> <li>Public and products' liability</li> <li>Personal accident (employees and/or shoot members)</li> <li>Shoot abandonment</li> <li>Employers' liability</li> <li>Property damage</li> </ul>	<ul style="list-style-type: none"> <li>One-off shoots</li> <li>Clay pigeons</li> <li>Pest/vermin control</li> <li>Gamekeepers</li> <li>Rough or pigeon shoots</li> <li>Deer stalking</li> <li>Goose guides</li> <li>Archery and air rifle ranges</li> <li>Hawking and falconry</li> <li>Fishing clubs</li> </ul>



Contractors Liability

Contractors All Risks

Excess of Loss

NON-NEGLIGENT JCT 21.2.1/6.5.1



# CONSTRUCTION & RENOVATION

Our construction team offers bespoke underwritten solutions to a broad range of customers, with trade specific scheme wordings and products covering high risk trades and activities.

We offer a fast-quote service when needed, allowing brokers to act quickly in the fast-paced environment of the construction insurance market.

## PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
GROUNDWORKING, CIVIL ENGINEERS & ALLIED TRADES	Designed for a wide range of trades operating in the civil engineering industry	<ul style="list-style-type: none"><li>• Employers Liability, Public &amp; Products Liability, Contractors All Risks &amp; Plant</li><li>• Unrestricted depth option</li><li>• Cover for work carried out in hazardous locations including – rail work, airports, bridges, power stations and more</li><li>• Optional extensions including – Professional Indemnity, Defective Workmanship, Financial Loss &amp; Non-Licensed Asbestos</li></ul>
HIGH RISK CONTRACTING TRADES	Designed for a wide range of high-risk contracting trades, including roofing, scaffolding, rope access, cladding, steel erection and many more	<ul style="list-style-type: none"><li>• Employers Liability, Public &amp; Products Liability, Contractors All Risks &amp; Plant</li><li>• Cover for work carried out in hazardous locations including – rail work, airports, bridges, power stations and more</li><li>• Unrestricted height and depth option</li><li>• Non-licensed asbestos extension</li></ul>
BUILDING & ALLIED TRADES	Designed for a wide range of general contracting trades	<ul style="list-style-type: none"><li>• Employers Liability, Public &amp; Products Liability, Contractors All Risks &amp; Plant</li><li>• Risk Management Health Check &amp; Legal Expenses options</li><li>• Cover for work carried out in hazardous locations including – rail work, airports, bridges, power stations and more</li><li>• Unrestricted height &amp; depth option</li><li>• Optional extensions including – Efficacy, Professional Indemnity, Defective Workmanship &amp; Financial Loss</li></ul>
CONTRACTORS ALL RISKS & PLANT	Designed for companies operating within the construction sector	<ul style="list-style-type: none"><li>• Annual &amp; Single Contracts</li><li>• DE3 as standard with option to increase to DE4/5</li><li>• Reduced theft excess for increased security</li><li>• Contract Periods from 1 month to 24 months+</li></ul>
SINGLE PROJECT INSURANCE	Designed for employer controlled programmes, property developers and contractors	<ul style="list-style-type: none"><li>• ‘Composite’ insured basis</li><li>• Contractors All Risks</li><li>• Own &amp; Hired-in Plant</li><li>• Public &amp; Products Liability</li><li>• Non-negligent Indemnity</li><li>• Existing Structures</li><li>• Non-standard/timer frame construction considered</li><li>• DE3 as standard with option to increase to DE4/5</li><li>• Delay in Start-Up cover available</li></ul>
EXCESS LIABILITY	Designed for contractors and all other general businesses that require additional Public Liability and/or Employers Liability limits	<ul style="list-style-type: none"><li>• Public/Products Liability from a £1m attachment point</li><li>• Employers Liability from a £10m attachment point</li><li>• Excess limits available up to £20m+</li><li>• Annual or short-term period policies available</li><li>• High risk trades and hazardous locations considered</li></ul>
NON-NEGLIGENT JCT 21.2.1/6.5.1	Designed to protect the employer in respect of their liability for loss or damage to surrounding property	<ul style="list-style-type: none"><li>• Indemnity limits available from £1m to £10m.</li><li>• Basement construction and related works considered.</li><li>• 12-month maintenance and defects liability period</li><li>• Excess of Loss options</li></ul>
ELECTRICAL /HVAC SCHEME	Designed to protect electrical, heating and ventilation contractors	<ul style="list-style-type: none"><li>• Bespoke cover for the electrical, heating and ventilation industry</li><li>• Various policy extensions available including Inefficacy, Financial Loss and Professional Indemnity</li></ul>
CLEANING CONTRACTORS SCHEME	Designed to protect Industrial, commercial, and residential cleaning contractors	<ul style="list-style-type: none"><li>• Bespoke cover for the cleaning industry</li><li>• Various policy extensions available including Loss of Keys, Fidelity, Misuse of Customers Telephones and Temporary removal of customers’ property.</li></ul>
FIRE & SECURITY SCHEME	Designed for fire, security and alarm system installation contractors and security services companies	<ul style="list-style-type: none"><li>• Bespoke cover for the fire and security industries</li><li>• Various policy extensions available including Inefficacy, Financial Loss and Loss of gas from fire extinguishing systems.</li></ul>





*renovation  
underwriting*

# CONSTRUCTION & RENOVATION

Private Client and Commercial solutions are provided by Renovation Underwriting.

As the industry leader in private client contract works insurance, Renovation Underwriting provide JCT compliant solutions for private client and commercial property. They are an advice led business who help brokers understand this class of insurance better.

Renovation Underwriting focus hard on positive outcomes for the policyholder, so that brokers can feel confident that they are providing the very best for their clients.

## PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
RENOVATION 500	Domestic property renovation projects of 6 months or less. JCT joint names compliant. Premium £500 inc IPT	<ul style="list-style-type: none"> <li>Rebuilds up to £450,000</li> <li>Works up to £250,000</li> <li>Property Owners Liability £2,000,000</li> <li>Option to include Non-Negligent Liability £250,000 at nominal cost</li> </ul>
RENOVATION 950	Domestic property renovation projects of 12 months or less. JCT joint names compliant. Premium £950 inc IPT	<ul style="list-style-type: none"> <li>Rebuilds up to £450,000</li> <li>Works up to £250,000</li> <li>Property Owners Liability £2,000,000</li> <li>Non-Negligent Liability £250,000 included</li> </ul>
RENOVATION MASTER	Private Client property renovation projects of up to 60 months. JCT joint names compliant.	<ul style="list-style-type: none"> <li>Rebuilds up to £60 million</li> <li>Works up to £100 million</li> <li>Property Owners Liability up to £20 million</li> <li>Full Project Liability to £20 million</li> <li>Non-Negligent Liability to £10 million</li> <li>Listed property including grade 2, 2* and grade 1</li> <li>Basements and Complex Structural Projects</li> </ul>
RENOVATION ULTRA	UHNW Private Client property renovation projects of up to 60 months. JCT joint names compliant. Includes Concierge Service, DE5 and increased inner limits.	<ul style="list-style-type: none"> <li>Rebuilds up to £60 million</li> <li>Works up to £100 million</li> <li>Property Owners Liability up to £50 million</li> <li>Full Project Liability to £100 million</li> <li>Non-Negligent Liability to £10 million</li> <li>Listed property including grade 2, 2* and grade 1</li> <li>Basements and Complex Structural Projects</li> </ul>
RENOVATION ASSET	Commercial Property Owners and Developers renovation projects of up to 60 months. JCT joint names compliant.	<ul style="list-style-type: none"> <li>Rebuilds up to £60 million</li> <li>Works up to £100 million</li> <li>Property Owners Liability up to £20 million</li> <li>Full Project Liability to £20 million</li> <li>Non-Negligent Liability to £10 million</li> <li>Listed property including grade 2, 2* and grade 1</li> <li>Basements and Complex Structural Projects</li> </ul>
RENOVATION UNOCCUPIED	Private Client and Commercial Property Owners with Vacant property pending works	<ul style="list-style-type: none"> <li>Rebuilds up to £7.5 million</li> <li>Property Owners Liability to £5,000,000</li> <li>Grade listed up to 2*</li> <li>3, 6, 12 month policy options</li> <li>AD cover available</li> <li>Expanded excess structure</li> </ul>
RENOVATION NON-NEG	Private Client and Commercial Property Owners who require Non-Negligent Liability Cover. Assessed for inevitable damage	<ul style="list-style-type: none"> <li>Complex Projects</li> <li>Limits to £10 million</li> <li>Flexible excess structure</li> <li>First Party Property Protection</li> </ul>



- Commercial Property
- Residential Property
- Specialist Commercial
- Sports & Leisure Clubs
- Golf Clubs
- Film & Media



# SPECIALIST COMMERCIAL

From complete property owners' solutions covering commercial, residential and unoccupied property risks to commercial combined and manufacturing risks across a number of trades, We offer flexible approaches to trading, with our digital offering for simple cases and our team of underwriters for more non-standard or complex risks.

This commercial capability also includes specialist products for sports and social clubs and golf clubs which form part of a range of commercial leisure, film and media and event solutions.

## PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
<b>COMMERCIAL PROPERTY</b>		
MATERIAL DAMAGE FOR BUILDINGS AND CONTENTS WITH UP TO 50% DAY ONE UPLIFT MALICIOUS DAMAGE CAPITAL ADDITIONS LOSS OF RENT TRACE AND ACCESS THEFT OF CONTENTS BY TENANTS, CONTRACT WORKS COVERS UNAUTHORISED OCCUPATION <b>ADDITIONAL RISKS INCLUDE:</b> TERRORISM COVER DIRECTORS AND OFFICERS LEGAL EXPENSES PROPERTY OWNERS' LIABILITY	Commercial property owners	<ul style="list-style-type: none"> <li>Mixed tenure</li> <li>Unoccupied</li> <li>Non-standard construction</li> <li>Composite panel risks</li> <li>Hazardous locations</li> </ul>
<b>RESIDENTIAL PROPERTY</b>		
MATERIAL DAMAGE FOR BUILDINGS AND CONTENTS WITH UP TO 50% DAY ONE UPLIFT MALICIOUS DAMAGE CAPITAL ADDITIONS LOSS OF RENT TRACE AND ACCESS THEFT OF CONTENTS BY TENANTS CONTRACT WORKS COVERS UNAUTHORISED OCCUPATION	Residential property owners	<ul style="list-style-type: none"> <li>Blocks of flats</li> <li>Unoccupied</li> <li>Non-standard</li> <li>Thatched</li> <li>Holiday homes</li> <li>Flood &amp; subs risks</li> <li>Short terms</li> <li>Mixed portfolios</li> </ul>
<b>SPECIALIST COMMERCIAL RISKS</b>		
<b>OUR COVER IS WIDER THAN MANY INSURERS AND CAN INCLUDE AS STANDARD:</b> FULL THEFT COMPUTER BREAKDOWN MACHINERY BREAKDOWN WORLDWIDE COVER FOR MOBILE COMMUNICATION PROPERTY CRISIS RESPONSE PRODUCT RECALL ENVIRONMENTAL IMPAIRMENT LIABILITY	UK commercial wholesaling, engineering and manufacturing risks	<ul style="list-style-type: none"> <li>Warehousing</li> <li>Haulage and logistics</li> <li>Food processing</li> <li>Engineering</li> <li>Fabrication</li> <li>Critical part manufacturing risks</li> <li>Consultants</li> <li>Printers (including 3D printing risks)</li> <li>Machinery and plant manufacturing</li> <li>Plastic moulding, injection and extrusion</li> <li>Heavy industrial processing and manufacturing risks</li> <li>Chemical wholesalers</li> <li>Door and window manufacturers</li> </ul>
<b>SPORTS VENUES, SPORTS CLUBS, SOCIAL CLUBS</b>		
MD/BI UP TO £10M LIABILITIES INCLUDING MLP AND TRUSTEE COVERS PARTICIPANT TO PARTICIPANT COVER PITCH/PLAYING SURFACE EVENTS SPORTS EQUIPMENT OUTSIDE IRRIGATION SYSTEMS MEMBERS PERSONAL EFFECTS PERSONAL ACCIDENT COVERS	<ul style="list-style-type: none"> <li>Sports venues</li> <li>Sports clubs</li> <li>Social clubs</li> <li>Fitness &amp; health centres</li> </ul>	<ul style="list-style-type: none"> <li>Archery</li> <li>Athletics</li> <li>Boxing, martial arts, wrestling</li> <li>Cricket</li> <li>Crown green bowling</li> <li>Football</li> <li>Gymnastics &amp; dance</li> <li>Hockey</li> <li>Rugby</li> <li>Squash</li> <li>Swimming</li> <li>Tennis</li> </ul>
<b>GOLF CLUBS</b>		
MD/BI UP TO £10M (UP TO £25M ON REFERRAL) LIABILITIES INCLUDING MLP AND TRUSTEE COVERS PARTICIPANT TO PARTICIPANT COVER GREENS, TEE BOXES AND PLAYING SURFACES COVERS OFFICIAL CLUB EVENTS EQUIPMENT OUTSIDE IRRIGATION SYSTEMS AND MEMBERS' PERSONAL EFFECTS	<ul style="list-style-type: none"> <li>Golf clubs</li> <li>Driving ranges</li> </ul>	<ul style="list-style-type: none"> <li>Driving ranges</li> <li>Municipal type courses</li> <li>Private members clubs</li> <li>Prestigious courses</li> <li>Pay &amp; play courses</li> <li>Training centres</li> <li>Ancillary golf businesses</li> </ul>



- Film & Media
- Entertainment
- Caravan & Parkhomes
- Cycling
- Pleasure Craft & Livaboard

# LIFESTYLE & LEISURE

Aimed at both commercial and consumer risks across the lifestyle and leisure sectors we offer comprehensive cover for a multitude of leisure industries and lifestyle pursuits. This offering caters for film, media and entertainment sectors with solutions tailored to the industry's niche requirements, whether as a commercial business or on a vocational semi professional basis.

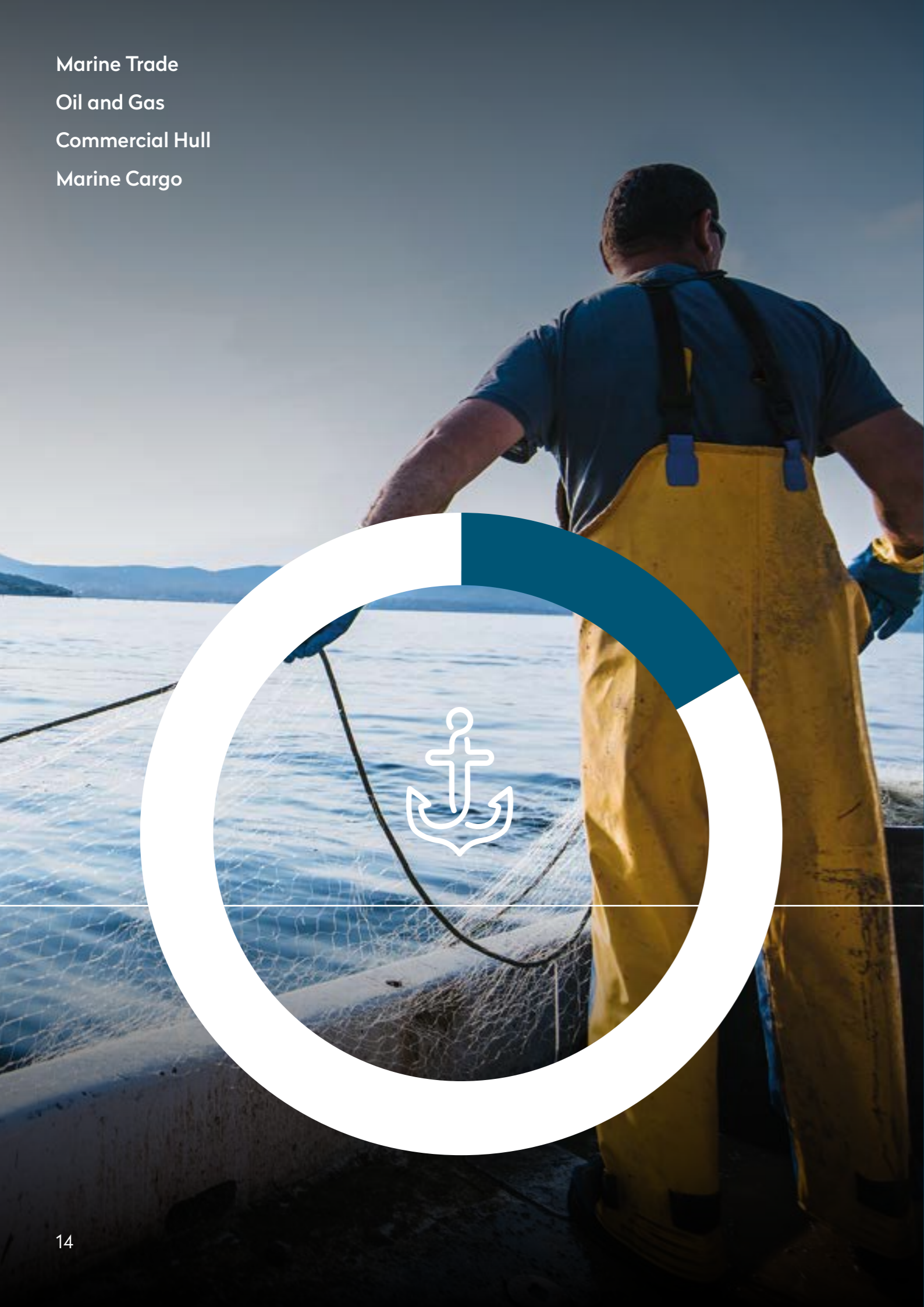
Geo's range of lifestyle and leisure solutions also includes a suite of specialist products for cyclists, touring and static caravans, park homes, lodges, UK & European holiday homes and boats and pleasure craft from SUP's to motor yachts.

## PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
<b>FILM &amp; MEDIA</b>		
MD/BI LIABILITIES INCLUDING PRODUCERS' INDEMNITY RESHOOT COVER KEY PERSONS EQUIPMENT COVERS ADDITIONAL FILM CREW AND SUPPORT COVERS ALL RISKS COVER FOR NEGATIVES DIGITAL ASSETS VIDEOGRAPHY	<ul style="list-style-type: none"> <li>Independent film and media studios</li> <li>Photographers</li> <li>Digital media libraries</li> <li>Advertising agencies</li> </ul>	<ul style="list-style-type: none"> <li>Broadcasters</li> <li>Cameramen</li> <li>Photographers</li> <li>Videographers</li> <li>Film production</li> <li>Advertising media production</li> <li>Sound studios</li> <li>Sound engineers</li> <li>Film crew</li> <li>Specialist equipment hire</li> </ul>
<b>ENTERTAINMENT</b>		
MD/BI UP TO £10M (CAN WRITE INCREASED LIMITS ON REFERRAL) LIABILITIES INCLUDING MLP TRANSIT EVENT COVERS LOSS OF LICENSE EQUIPMENT OUTSIDE EQUIPMENT BREAKDOWN AND ALTERNATIVE HIRE COSTS CANCELLATION ABANDONMENT	<ul style="list-style-type: none"> <li>Entertainment providers</li> <li>Equipment houses</li> <li>Support services</li> <li>Event organisers</li> </ul>	<ul style="list-style-type: none"> <li>Festivals, fairs &amp; fetes</li> <li>Christmas markets</li> <li>Ceremonies</li> <li>Conferences</li> <li>Concerts</li> <li>Dinners</li> <li>Exhibitions</li> <li>Equipment hire</li> <li>Event catering</li> <li>Event organisers</li> <li>Sound, AV and public address equipment</li> <li>Musicians</li> <li>Bands</li> <li>DJs</li> <li>Performing artists</li> </ul>
<b>CARAVAN AND LEISURE HOMES</b>		
COMPREHENSIVE ALL RISKS PROPERTY COVERS FOR STRUCTURE, CONTENTS AND PERSONAL EFFECTS INCLUDING AS STANDARD COVERS SUCH AS PUBLIC LIABILITY, LOSS OF KEYS, LOSS OF USE AND HIRE CHARGES NEW FOR OLD (TOURERS AND STATICS) OPTIONAL COVER FOR LEGAL EXPENSES	Caravan, park home and holiday home owners	<ul style="list-style-type: none"> <li>Touring caravans</li> <li>Static caravans</li> <li>Park homes</li> <li>Lodges</li> <li>UK holiday homes</li> <li>Overseas holiday homes</li> </ul>
<b>PLEASURE CRAFT &amp; LIVABOARD</b>		
COVER FOR THE CRAFT, EQUIPMENT, CONTENTS AND PUBLIC LIABILITY AND OCCUPIERS LIABILITY (LIVABOARDS ONLY) AND PERSONAL ACCIDENT COVER	Individuals that own a boat and use it on a Private and Pleasure basis or livaboard it.  Up to a total sum insured of £500 000. The boat can be stored ashore in the UK or EU and/or moored in a marina or alongside or in UK and EU waters. (Excludes Italy and Italian Waters)	<ul style="list-style-type: none"> <li>Dinghies</li> <li>Canoes and kayaks</li> <li>Sailboards</li> <li>Sailing yachts</li> <li>Motor yachts</li> <li>Narrowboats including livaboards</li> <li>River cruisers</li> <li>RIBs</li> <li>Small motorboats</li> <li>Powerboats</li> <li>Motor cruisers</li> <li>Personal Water Craft (jetskis) Sit down only</li> </ul>







# MARINE

Geo's Marine offering caters for all types of entities involved in the marine sector, providing solutions for both commercial marine activity and pleasure craft pursuits, and their associated risks both on land and on the water.

With a broad range of products for all types of marine based operators and their vessels, offering solutions that include commercial combined covers, marine cargo, freight liability, hull and machinery, P&I, and assorted marine liability exposures. Whether it is for boat yards and clubs serving the recreational boating market, through to fishing fleets and commercial ports and those working offshore in the hydrographical surveying, oil, gas and energy sectors, Geo's comprehensive suite of marine insurance products is tailored to suit the niche requirements of clients operating within this specialist sector.

## PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
<b>MARINE TRADE</b>		
HULL AND MACHINERY, ASSOCIATED LIABILITY COVERS CLUB BOATS AND LIABILITY MATERIAL DAMAGE FOR BUSINESS EQUIPMENT, MACHINERY PLANT AND EQUIPMENT INCLUDING LIFTING EQUIPMENT BUILDERS RISKS, MOULDS AND MOULDING TOOLS MARINE INSTALLATIONS BUSINESS INTERRUPTION DEFECTIVE TITLE GOODS IN TRANSIT LOSS OF LICENSE LOSS OF MONEY PUBLIC AND PRODUCTS' LIABILITY EMPLOYERS' LIABILITY	<ul style="list-style-type: none"> <li>UK registered businesses working within the UK marine trade sector and UK registered water-based sporting clubs</li> </ul>	<ul style="list-style-type: none"> <li>Boat builders</li> <li>Boat clubs</li> <li>Brokerage and boat sales</li> <li>Boat yards and repairs</li> <li>Fishing vessels</li> <li>Marinas</li> <li>Mooring providers</li> <li>Harbour commissioners and port authorities</li> <li>Marine equipment manufacturing, distribution</li> <li>Marine engineers</li> <li>Riggers</li> <li>Hire fleet/charter</li> <li>Tug operators and workboat vessels</li> <li>Surveyors</li> <li>Training schools/charities</li> </ul>
<b>OIL &amp; GAS COMBINED LIABILITY</b>		
PUBLIC AND PRODUCTS LIABILITY EMPLOYERS' LIABILITY PROFESSIONAL INDEMNITY	Contractors working in the offshore oil & gas industry	<ul style="list-style-type: none"> <li>Consultants</li> <li>Engineers</li> <li>Surveyors</li> </ul>
<b>COMMERCIAL HULL</b>		
COMPARES WITH ALL REGIONAL WORDINGS, LARGELY BASED ON INSTITUTE CLAUSES ASSOCIATED P&I, WAR BREACH AND OTHER ANCILLARY COVERS	UK owned commercial vessels, fishing vessels, including equipment, and operating within UK/EU	<ul style="list-style-type: none"> <li>Tug/barge/workboat/windfarm vessel business</li> <li>Offshore fishing vessels and fleets</li> <li>Dredgers and offshore jack-ups</li> <li>Offshore support vessels</li> </ul>
<b>MARINE CARGO</b>		
BUSINESS WRITTEN ON RECOGNISED INSTITUTE CLAUSES WITH SOME BESPOKE POLICY ENHANCEMENTS AVAILABLE FOR MOST SHIPMENT AND INTEREST TYPES. CAN INCLUDE STATIC GOODS IF REQUIRED	UK domiciled clients – manufacturers/distributors/importers and exporters and similar. Appetite and capability for most risks in the UK regional market	<ul style="list-style-type: none"> <li>General merchandise</li> <li>Biotech/clinical trials</li> <li>Machinery</li> <li>Soft/hard commodities</li> <li>Wines, spirits and food stuffs</li> <li>Heavy lift</li> <li>Fashion/clothing</li> </ul>



Life Cover  
 Tax Protection  
 Claims Service



# PROTECTION

Geo's Protection offering covers the full spectrum of additional protection requirements with a range of specialist health and protection services. Including Lorega loss recovery insurance, PFP tax fee protection and Lutine life cover options. Geo's protection products serve the interests of over one million policyholders placing over £20m of GWP into their respective markets.

## PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
<b>LIFE ASSURANCE</b>		
GROUP LIFE INDIVIDUAL LIFE EXECUTIVE LIFE SHORT-TERM LIFE LIFESTYLE BENEFITS	<ul style="list-style-type: none"> <li>• Small Medium Enterprise companies, partnerships, LLPs</li> <li>• Small self-administered schemes (SSAS) and self-invested personal pensions (SIPP)</li> <li>• Funded Unapproved retirement schemes (FURBS) and other executive pension schemes</li> <li>• Wealth management companies</li> <li>• Expatriate</li> <li>• Affinity distribution partners</li> </ul>	<ul style="list-style-type: none"> <li>• Group life trusts targeting SME businesses</li> <li>• Individual life specialising in unusual occupation and medical risks</li> <li>• Inheritance tax planning</li> <li>• Gift inter vivos</li> <li>• Joint life last survivor schemes</li> <li>• Expatriate schemes</li> <li>• Executive life</li> <li>• Short-term life solutions from one month to one year</li> <li>• Lifestyle benefit schemes</li> </ul>
<b>TAX PROTECTION</b>		
TAX FEE PROTECTION TAX RELIEF INVESTIGATION SERVICES	<ul style="list-style-type: none"> <li>• Brokers</li> <li>• Accountancy firms</li> <li>• Financial consultants serving a varied client base across all business sectors.</li> </ul>	<ul style="list-style-type: none"> <li>• Fee protection costs linked to investigations such as:               <ul style="list-style-type: none"> <li>- Interventions</li> <li>- Aspect enquiries</li> <li>- VAT compliance checks</li> <li>- Pre-dispute cover</li> <li>- Employer status disputes</li> <li>- Full aspect enquires</li> </ul> </li> <li>• Capital Allowance tax relief</li> <li>• Research and development tax relief</li> <li>• IR35 contract reviews</li> </ul>
<b>CLAIMS SERVICES</b>		
GEO'S PARTNER BRAND, LOREGA PROVIDES A LOSS RECOVERY INSURANCE PRODUCT THAT PAYS FOR THE SERVICES OF A CHARTERED LOSS ADJUSTER TO HELP POLICYHOLDERS IN THE PREPARATION, NEGOTIATION AND SETTLEMENT OF THEIR CLAIMS.	Policyholders	<ul style="list-style-type: none"> <li>• Complex material damage claims</li> <li>• Business interruption property claims</li> <li>• Home Buildings and Contents claims</li> </ul>







# GET IN TOUCH

To find out more about any of the Geo Specialisms, speak to our team today - we'd love to hear from you.

[www.geounderwriting.com](http://www.geounderwriting.com) | [info@geounderwriting.com](mailto:info@geounderwriting.com)

geo

Geo Underwriting Services Limited is registered in England No. 4070987. Authorised and regulated by the Financial Conduct Authority, FCA Register Number 308400. Registered Address: 2 Minster Court, Mincing Lane, London, EC3R 7PD.

23-042