



# Specialty

**The Dale Specialty team began trading at 1st January 2018 and writes a book of specialty focussed business in the lines of business outlined below.**

**The team offers a full range of placement methods across all lines including open market, participation on market facilities and delegated authority vehicles.**

## **Contingency – Event Cancellation & Non-Appearance**

Event Cancellation insurance for sports events, concerts, festivals, musicals, exhibitions and trade shows provides financial protection in the event of cancellations due to Adverse Weather, Terrorism, Communicable Disease and Riots among other perils. Policies are purchased by event organisers, promoters, performing artists, broadcasters and other interested third parties for either costs/expenses or revenue. The Non-Appearance sub-class is an extension of the Event Cancellation line of business and provides additional cover to protect against Event Cancellation due to the Non-Appearance of named artist(s), primarily as a result of illness/death or travel delay.

## **Contingency – Prize Indemnity & Miscellaneous**

The team has a strong appetite for both Contractual Bonus and Prize Indemnity risks, with the former offering protection for third parties for potential financial obligations they have in the event of performance related bonuses being triggered by contracted persons/athletes. Prize Indemnity risks include secondary lotteries, game shows and golf hole-in-one. The team is considered a “quoting market” for Over Redemption covers for marketing and sales promotions. Covering the risk of transmission failure for large events completes the offering in this sub class.

## **Contingency – Film**

Film production covers include Producer's Indemnity, Equipment covers, Extra Expenses policies and Property/Set damage. The team also writes a small book of excess Film Completion Bond insurance to protect film financiers investment in the event of a film not being delivered on time or on budget.

## **Personal Accident & Business Travel**

Personal Accident and Business Travel cover for a wide range of commercial/non-governmental organisations, governing bodies and affinity groups. The team has a broad occupational and territorial appetite, and offers a bespoke high-risk product (Crisis Protect) in several disturbed areas. Additional sub classes include Purposeful Travel (group travel for educational purposes), Emergency Medical Evacuation, Security Evacuation, Kidnap & Ransom, Leisure Travel and Group Personal Accident.

## **Sports Personal Accident**

Personal accident (including sickness) cover for both teams and individuals, primarily generated from the UK and European football leagues with a lesser focus on US sports. The team has an appetite for both Permanent Total Disablement and Temporary Total Disablement across virtually all professional sports (including amateur sporting associations), in addition to offering Accidental Death and Medical Expenses covers.

## **Delegated Authority – Special Risks**

The Special Risks Delegated Authority account targets best in class Lloyd's coverholders, focusing on Contingency, Personal Accident and niche Property coverages. The team's goal is to build and maintain a small number of significant relationships with sophisticated coverholders with demonstrated profitability, operating within niche markets with no or limited critical catastrophe exposure. The aim is to be a lead market for our coverholders and to build valuable strategic partnerships, as opposed to being a pure capacity provider.

Key Contacts

Contingency



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**Box 194, Gallery 1 at Lloyd's** – Energy

**Box 194A, Gallery 1 at Lloyd's** – Property Reinsurance

**Box 196, Gallery 1 at Lloyd's** – Casualty, Healthcare Liability & Specialty

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