
PRODUCT **GUIDE**

HISPANIA | **RISK
BROKER**

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España

Broker at **LLOYD'S**

Product Guide 2014-2015

Edition 10/2014

All technical data are subject to change as products are updated.

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CONTENTS

This table provides a brief description of what is involved in the coverage of each type of business and the various products we can offer you. With a high degree of flexibility in both design and content, you will find standard products for a collective and bespoke solutions for each operation, in the form of individual and overall coverage. All the business lines are available as primary insurance coverage, excess insurance (umbrella) and second-tier, or in the case of a previously-established coverage, third-tier and so on successively.

Through our range of products, we are in a position to deal with almost any corporate or professional activity laid before us. Our aim is to respond to all your enquiries.

Flexibility is one of our values because, as insurers, we understand that it is imperative to adapt fully to the requirements of each insured, with a global vision of what he needs. Types of business:

- [General CL](#)
- [Profesional CL](#)
- [General Maritime CL](#)
- [Environmental CL](#)
- [D&O](#)
- [Cyber risks](#)
- [Financial entities and institutions \(FI\)](#)
- [Art](#)
- [Livestock](#)
- [Transport](#)
- [Accidents](#)

- [Contingencies](#)
- [P&I](#)
- [Terrorism](#)
- [Kidnapping](#)
- [Aviation](#)
- [Services](#)
- [Claims](#)
- [Hispania Website](#)
- [Wording](#)
- [Proposal forms](#)
- [Contacts](#)

Here you will find the details of the team member most suited to attend to an enquiry, be it about a specific kind of business, services or claims.

ACTIVITIES

Below is a list of the specialist sectors of activity in which, on the basis of the information provided, we can make a real difference.

- **Non-technical professions (Over 100 activities)**
- **Shipbuilding workers** (Construction, repair, design)
- **Entertainment and Leisure** (Events and shows)
- **Cattle-breeding** (All kinds of livestock and cattle)
- **Energy** (Engineering, design, construction and execution)
- **Pharmaceutical** (Manufactures, distributors, clinical tests)
- **Automobile** (Markers, distributors, parts)
- **Military and defence institutions** (Individual, collective, entities)
- **Art collections and artistic heritage** (Museums, exhibitions, private collections)
- **Financial entities and institutions(FI)** (Banks, insurance companies, investment funds M&A)
- **Technology** (Networks, developers, consultants)
- **Construction / Engineering** (Design, execution, 10-yearly)
- **Sports** (Professionals, clubs, associations)
- **Railways** (Production, networks, transport, execution)
- **Aeronautical** (Production, operation, auxiliary)
- **Maritime** (Operation, shipping, auxiliary)
- **Agricultural** (crops, production, auxiliary)
- **Oil & Gas** (On shore, off shore, auxiliary)

If you cannot find the right sector for your enquiry, please get in touch with us and we will guide you through our product range.

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GENERAL CIVIL LIABILITY

This cover currently guarantees the insured's Legal Civil Liability for personal and/or material damages and their consequences caused to third parties as a result of his activity. Additionally, prior a risk analysis, complementary coverage may be offered in accordance, as always, with the customer's profile and needs, excluding any unnecessary coverage which might push the premium up.

Our distinguishing feature in this kind of business lies in the time frame and geographical scope, laws and jurisdiction applicable, the inclusion of subsidiaries not at the usual address and the inclusion of collaborators. Additionally, we can factor in Professional CL guarantees, indispensable

COVERAGE

- **General CL**
- **Employers' CL**
- **Product CL**
- **Joining and mixing**
- **Product withdrawal**
- **Tenancy CL**
- **Cross CL**
- **Subcontractors' CL**
- **Accidental pollution**
- **Vendors' CL**
- **Professional CL**
- **Pure financial loss**
- **Defence costs and bail bonds**

CONDITIONS

- Insurance limit: up to €50,000,000.00
- Sublimits per victim, from €300,000.00
- Premiums from €75.00
- Excesses from €200.00
- Territorial scope: worldwide, including the USA and Canada
- Adaptation to the insured's local requirements
- Inclusion of made-to-measure coverage
- International programmes
- Capital and conditions in various currencies and languages
- Local and/or international solicitors nominated in the policy
- Automatic underwriting capacity
- Backup from Lloyd's or international markets
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis or facultative reinsurance

HRB has been underwriting this type of coverage for over six years and is known for its capacity to adapt any offer to each customer's needs.

Contact:

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PROFESSIONAL CIVIL LIABILITY

In this type of business, cover is provided for **claims resulting from any errors and omissions** committed in the performance of a professional activity which cause financial damage to a third party. Additionally, more specific coverage may be included as required by the exact needs of each insured. We cover a wide range of activities, both technical and non-technical.

Our differentiating factor in this type of business lies in the time frame and geographical scope, laws and jurisdiction applicable, the inclusion of subsidiaries not at the usual address and the inclusion of co-laborators. Additionally, we can include General CL guarantees, Directors and Officers (D&O) and pure financial loss.

COBERTURAS

- **Professional CL**
- **Loss of documents**
- **Employee disloyalty**
- **Data protection**
- **Slander and libel**
- **Failure to fulfil a confidentiality commitment**
- **Violation of copyright**
- **Cyber Liability**
- **Professional disqualification**
- **Operation CL**
- **Employers' CL**

CONDITIONS

- Insurance limit: up to **€25,000,000.00**
- Inclusion of made-to-measure coverage
- Premiums from **€300.00**
- Excesses from **€300.00**
- Capital and conditions in various currencies and languages
- Territorial scope: worldwide, including the USA and Canada
- Adaptation to the insured's local requirements
- Local and/or international solicitors
- Automatic underwriting capacity
- Backup from Lloyd's or international markets
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis or facultative reinsurance

HRB has been underwriting this type of coverage for over six years and is known for its flexible approach when adapting any offer to each customer's needs.

Contact:

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FINE ART

In this branch of our activity, cover is provided for **material damages suffered by pieces of art, antiques and collector items belonging to public institutions or private and professional collectors. Our solutions are made to measure for each customer on an all-risk coverage basis.**

Custom-made coverage can be provided for the following, in accordance with security measures, travel, the time frame, the geographical scope, laws and jurisdiction applicable: foundations, permanent and temporary exhibitions, galleries, museums, private/public collections, along with insurance for the transport of works.

COVERAGE

- **All-risk**
- **Artistic depreciation**
- **Pair and sets**
- **Automatic inclusión of new acquisitions**
- **Object retrieval at market value**
- **Nail-to-nail guarantee**

CONDITIONS

- Capacity: up to **€100,000,000.00**
- A flexible product with the necessary coverage
- Capital and conditions in various currencies and languages
- Declared or agreed value on a case-by-case basis
- Inclusion of special collections: vintage cars, wine...
- Worldwide territorial scope
- No excesses
- Local and/or international loss adjusters
- Automatic underwriting
- Backup from Lloyd's or international markets
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis or facultative reinsurance

The chief of this area has been working in art for over 15 years.

Contacto:

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MARITIME CIVIL LIABILITY

This type of risk requires great care in the way the cover is worded as, generally speaking, all the activities carried out in maritime or port areas, even in the sea itself, require a coverage of this sort. Our varied menu ranges from individual tradesmen (welders, decorators, repairmen, etc.) to highly-specialised companies which, on account of their activity, need international coverage

Our distinguishing feature lies in the time frame and the geographical scope, laws and jurisdiction applicable, the inclusion of subsidiaries not at the usual address and the inclusion of collaborators .

COVERAGE

- **Maritime General CL**
- **Employers' CL**
- **Product/Post Works CL**
- **Ship repairmen CL**
- **Subcontractors' CL**
- **Defence costs and bail bonds**
- **Underwater jobs**

CONDICIONES

- Contract limits: up to **€10,000,000.00**
- Sublimits per victim: up to **€300,000.00**
- Capital and conditions in various currencies and languages
- Premiums from **€750.00** and excesses from **€500.00**
- Inclusion of made-to-measure coverage
- Territorial scope: European Economic Space
- Adaptation to the insured's local requirements
- Automatic underwriting capacity
- Backup from Lloyd's or international
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis or facultative reinsurance

The person in charge of this business area has been underwriting this type of coverage for over three years.

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ENVIROMENTAL LIABILITY

Environmental regulations on latent liability are now applicable the world over, especially in Europe, where it is compulsory to take out a guarantee covering the gradual environmental damage caused by certain types of activity. HRB's scope is not limited to utilities but can also include sectors where coverage requires a complex study of the environmental exposure involved.

Our differentiating factor is the time frame, the geographical scope and laws and jurisdiction applicable

COVERAGE

- **Legal defence**
- **Environmental damage**
- **Activity insured**
- **Cleaning costs and third-party damage**
- **Extra costs from environmental damage**

CONDITIONS

- Insurance limit: up to **€5,000,000.00**
- Capital and conditions in various currencies and languages
- Premiums from **€2,500.00 €** and excesses from **€5,000.00**
- Inclusion of made-to-measure coverage
- Territorial scope: worldwide, including the USA and Canada
- Adaptation to the insured's local requirements
- Backup from Lloyd's or international markets
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis or facultative reinsurance

The person in charge of underwriting this type of business.

Contact:

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D&O (DIRECTORS & OFFICERS)

Cover for **claims deriving from errors and omissions** caused to third parties **by directors and officers** in the performance of their management tasks. Such third parties may be the shareholders, employees, suppliers or customers connected with the activity. Additionally, more detailed cover may be factored in to broaden the scope of claims originating in employment practices, non-compliance with regulations, damages caused by accidental pollution, etc.

What sets us apart in this business area is the time frame, the geographical scope, laws and jurisdiction applicable, the inclusion of subsidiaries not at the usual address and the inclusion of collaborators. As an added advantage, we can include guarantees for companies that are defunct or undergoing a pro-

COVERAGE

- **D&O Professional Civil Liability**
- **Legal representation in formal investigations**
- **External entities**
- **Corporate Civil Liability for Managerial Misconduct**
- **Risk management expenses**
- **Emergency costs**
- **Additional discovery period**
- **New subsidiaries**
- **Retired directors and officers**
- **Administrative fines**
- **Bail, insolvency guarantee and defence costs**

CONDITIONS

- Insurance limit: up to **€100,000,000.00**
- Bail up to the insured limit
- Capital and conditions in various currencies and languages
- Premiums from **€250.00**. Excesses from **€250.00**
- Inclusion of made-to-measure coverage
- Territorial scope: worldwide, including the USA and Canada
- Adaptation to the insured's local requirements
- Local and/or international solicitors nominated in policy
- Automatic underwriting capacity
- Backup from Lloyd's or international markets
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis or facultative reinsurance

The person in charge of underwriting this type of business.

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CYBER RISKS

The world is in a state of constant change and over the last 20 years, technology has played a central role in that change, so much so that nowadays, we would be hard put to live without it. However, technology carries a risk: what would happen to me if I could no longer use it as a result of my own decision or otherwise, for reasons of force majeure or a foreseen event? Fortunately, the twenty-first century is ready to cope with the risks deriving from the cybernetic environment in which we live. We can show you how.

The main factors creating our point of difference are the time frame, the geographical scope, laws and jurisdiction applicable, the inclusion of subsidiaries not at the usual address and the inclusion of collaborators.

COVERAGE

- **Cost of restoration of security**
- **Loss of foreseen income**
- **Image recovery expenses**
- **Reputational expense**
- **Criminal defence and bail bond**
- **Administrative fines**
- **Extortion**

CONDITIONS

- Insurance limit: up to €25,000,000.00
- Bail up to the insured limit
- Capital and conditions in various currencies and languages
- Premiums from €1,000.00 and excesses from €1.000,00
- Inclusion of made-to-measure coverage
- Territorial scope: worldwide, including the USA and Canada
- Adaptation to the insured's local requirements
- Local and/or international solicitors nominated in the policy
- Automatic underwriting capacity
- Backup from Lloyd's or international markets
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis or facultative reinsurance

The people in charge of underwriting this type of business are:

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FINANCIAL INSTITUTIONS

Not so long ago, when people spoke of a financial institution's liability, we understood them to be referring to a bank. Nowadays, however, the term's scope is far wider in that a number of entities and companies which are not necessarily banks conduct parallel business within the spectrum of financial services. Accordingly, they assume liabilities which must be carefully provided for as the end-customer is ever-more demanding as to the fulfilment of their obligations.

Our distinguishing feature lies in the time frame, the geographical scope, laws and jurisdiction applicable, the inclusion of subsidiaries not at the usual address and the inclusion of collaborators. Additionally, we can factor in companies that are defunct or undergoing a process of winding up and administrative receivership.

COVERAGE

- **Profesional CL**
- **D&O**
- **Professional disqualification**
- **Reimbursement to the company**
- **Investee companies, including run off**
- **New subsidiaries**
- **Defence costs and bail bonds**

CONDITIONS

- Insurance limit: up to **€100,000,000.00**
- Bail up to the insured limit
- Capital and conditions in various currencies and languages
- Inclusion of made-to-measure coverage
- Territorial scope: worldwide, including the USA and Canada
- Adaptation to the insured's local requirements
- Local and/or international solicitors nominated in policy
- Automatic underwriting capacity
- Backup from Lloyd's or international markets
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis or facultative reinsurance

The person in charge of underwriting this type of business.

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LIVESTOCK

Cover is provided for damages suffered by any kind of animal in the course of its life. The multiple cover available includes insurance for accidents, diseases, breeding, theft, transport, reproductive functions, carcass removal expenses etc., both at the usual location and at fairs. It is arranged on an agreed-value basis depending on the animal's class and breed.

What makes us different is the fact that coverage is arranged in accordance with the value assigned to the livestock, its location, its age, its disease typology, its use, etc. Additionally, we can factor in Civil Liability guarantees.

COBERTURAS

- **Vet's fees for the treatment of diseases**
- **Life**
- **All-risk accident**
- **Carcass removal expenses**
- **Transport**
- **Attendance at fairs**
- **Theft**
- **Loss of reproductive function**
- **Civil Liability**
- **Defence costs and bail bonds**

CONDITIONS

- Capacity: up to **€1,000,000.00**
- Capital and conditions in various currencies and languages
- Premiums from **€50.00**
- Inclusion of made-to-measure coverage
- Territorial scope: worldwide
- Adaptation to the insured's local requirements
- Local and/or international loss adjusters nominated in policy
- Automatic underwriting capacity
- Backup from Lloyd's or international markets
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis or facultative reinsurance

The person in charge of underwriting this type of business.

Contact:

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TRANSPORT

In this area of our business, cover is provided for financial or material damages resulting from the handling of cargo. It therefore covers the risk of anything that might happen to any transportable item or to any mode of transport.

Where we differ from other companies is in the experience of our backup markets. Our solutions are based on a thorough knowledge of the risks that are associated with land, sea and air transport and may affect the various agents involved in this activity.

COVERAGE

- **Transport of goods by land, sea and air**
- **Transport of livestock**
- **Project cargo**

CONDITIONS

- Capacity: up to €5,000,000.00
- Inclusion of made-to-measure coverage
- Capital and conditions in various currencies and languages
- Territorial scope: worldwide
- Adaptation to the insured's local requirements
- Local and/or specialised loss adjusters
- Backup from Lloyd's or international markets
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis or facultative reinsurance

The person in charge of underwriting this type of business.

Contact:

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AVIATION

This branch of our business provides cover for any losses, damages, civil liability and accidents deriving from a failure in the performance of the insured's activity within, or while using, the airport's premises.

Hispania provides insurance solutions for aeroplanes, light aircraft, helicopters and drones. In addition, we can give Civil Liability quotes for companies that operate within airport premises and need specific CL Aviation cover.

COVERAGE

- **Loss or damages of aircraft**
- **CL Aircraft**
- **CL for passengers**
- **Cabin crew accidents**
- **Passenger accidents**
- **CL Aviation companies within airport premises**

CONDITIONS

- Capacity: up to **€120,000,000.00**
- Sublimits per victim: up to **€1,000,000.00**
- Capital and conditions in various currencies and languages
- Inclusion of made-to-measure coverage
- Territorial scope: worldwide, including the USA and Canada
- Adaptation to the insured's local requirements
- Backup from Lloyd's or international markets
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis or facultative reinsurance

The person charge of underwriting this type of business

Contact:

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PERSONAL ACCIDENTS

In this area of our business, cover is provided for personal damages suffered by the insured as a result of an accident. Designing our products for both individuals and groups, we specialise in professional sports-people, key corporate personnel and high-risk or conflictive areas.

We can offer a whole range of solutions to meet the customer's needs. This type of coverage is typically taken out by energy companies, financial institutions, transport and communications companies, radio and television companies, public entities, security firms, ship's crews...

COVERAGE

- **Accidental death**
- **Total, absolute and permanent disability as a result of accident or illness**
- **Temporary disability**
- **Medical and evacuation fees**
- **Coverage of war and terrorism in conflictive areas**

CONDITIONS

- Capacity: up to € **9,000,000.00**
- Capital and conditions in various currencies and languages
- Premiums in accordance with the risks characteristics
- 24-hour coverage
- Territorial scope: worldwide
- Backup from Lloyd's or international markets
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis or facultative reinsurance

The person charge of underwriting this type of business.

Contact:

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KIDNAPPING AND EXTORTION

Here cover is provided for multinational companies operating in high-risk regions anywhere in the world, key executives with highly-sensitive commercial responsibilities and private individuals whose wealth and/or fame may make them vulnerable to criminal activity. Underwriting may be both individual and collective.

Our underwriters' experience and knowledge of kidnap and ransom insurance mean that we can take coverage decisions fast, however unusual the circumstances may be. Should a situation of this kind arise, our underwriters are highly qualified to deal with what could be a complex and sensitive emergency.

COVERAGE

- **Kidnapping**
- **Extortion, including threats (death, injury, abduction and damages to property)**
- **Illegal detention**
- **Abduction while travelling**
- **Consultancy service for situations of crisis**
- **Personal accidents**

CONDITIONS

- Capacity: up to **€50,000,000.00**
- Sublimits per victim: up to **€1,000,000.00**
- Capital and conditions in various currencies and languages
- Inclusion of made-to-measure coverage
- Territorial scope: worldwide, including the USA and Canada
- Adaptation to the insured's local requirements
- Backup from Lloyd's or international markets
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis, facultative re-insurance

The person charge of underwriting this type of business

Contacto:

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CONTINGENCES

Cover for **financial losses deriving from** the impossibility of holding an event or attaining a goal; and for losses from possible claims for damages resulting from the various kinds of event insured. Cover can be provided for major concerts and world tours; fiestas; the victory of a sports team or loss of income from league relegation; the cancellation of congresses; a hole-in-one prize in golf; and shots at target in basketball. Liability of the promoter of one event, for that event or for all the events he holds in one year, including damages to the location.

Where we stand out is in the underwriting team's deep knowledge of the business; the backup we provide to our network of brokers; our approach to the formalisation of the contract; and the backup and assistance we give when it comes to making a claim. Our products are the fruit of years of experience on the sports and leisure market.

COVERAGE

- **Adverse weather conditions**
- **Non-appearance**
- **Catastrophe non-appearance**
- **Force majeure**
- **Terrorism or national mourning**
- **Prize indemnity (attainment of a goal)**
- **General Civil Liability**
- **Damages to premises and enclosures**

CONDITIONS

- Insurance limit: up to **€10,000,000.00**
- Automatic underwriting capacity
- Capital and conditions in various currencies and languages
- Premiums from €300
- Inclusion of made-to-measure coverage
- Underwriting available for risks anywhere in the world
- Adaptation to the insured's local requirements
- Backup from Lloyd's or international markets
- Contracts issued in direct insurance: freedom-of-services basis, establishment basis or facultative reinsurance

The person charge of underwriting this type of business.

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SERVICES

Drawing on all the advantages of technology to further enhance our insurance solutions, we offer our customer, the insurance broker, not just a product but also management and resources to ensure swift, effective distribution. As a result, we are able to give backup in communication, distribution and marketing, providing our customers with innovative tools, rating matrixes etc.

Here we have another of Hispania's defining features, the ability to adapt to our customers' projects through the use of our technological tools, producing a combination of possibilities to underpin the transaction's success. Take a look at some of the advantages we can share with our customers:

- **Backup in the design and planning of marketing campaigns**
- **Promotional campaigns etc. via CRM**
- **Speedy ratings**
- **Contact Centre for collectives**
- **Shared claims management**

The group's IT expert.

Contact:

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CLAIMS

Customer service ranks high on Hispania Risk Broker's list of priorities and all the more so when it comes to claims. It is the mission of our Claims Department to deal effectively with all claims received from our customers.

Advice is given as soon as the claim is received. Loss adjuster and specialised solicitor services are available should their involvement be necessary. We attend to each customer in accordance with his needs, taking into account the geographical scope and laws and jurisdiction applicable.

PROCEDURE

- **The insurer is notified of the claim and the Claims Team establishes constant contact with Hispania.**
- **Depending on the nature of the claim, a loss adjuster and/or a solicitor specialised in each area of activity is appointed to give the insured immediate attention wherever he may need it.**
- **Communications with the insured may be expressed in Spanish, English or the insured's mother tongue.**
- **The claim is processed with ease and speed and the insured receives constant guidance as to the steps to be followed.**

Should the claim be successful and accepted by the company, payment will be made in the same currency as the one used in the payment of the premium, once the form of acceptance (FOA) has been duly completed by the insured.

The group's claims manager.

LUCÍA BODEGA Y QUIROGA

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List of contacts

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D&O (Directors and Officers)	JOSÉ LUIS OCÓN ESCUDERO	jlocon@hispaniarb.com Tlf.: + 34 91 359 50 80 ext. 202
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Resumen contactos:

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