



ASCOT KNOWS



Ascot Wholesale

Ascot offers comprehensive commercial insurance solutions across Property, Casualty and Financial Lines. Our experienced underwriters have the specialized knowledge to meet the needs of the evolving, quick-moving wholesale market across industries including construction, healthcare, technology and more.

Why Ascot Wholesale

- Dedicated underwriting resources positioned in key geographies to exclusively serve and foster enduring relationships between carrier, wholesaler, retailer and insured.
- Claims and operations core functions designed to serve the high volume, high frequency pace of transacting in the wholesale channel.
- Continuous investment in cutting edge data and technology, products, services and solutions and best-in-class talent.
- Twelve distinct specialty product lines with over 30 risk offerings to deliver comprehensive solutions for insureds.

Ascot at a Glance

More than



of **consistency** and **stability** with a diverse portfolio of (re)insurance business

Strong financial performance leading to an



A.M. Best Rating

A global footprint with local operations, consisting of



colleagues worldwide

Comprehensive Risk Solutions

Specialty Insurance

Reinsurance

Underwriting Services

- Marine & Cargo
- Financial and Professional Lines
- Workers' Compensation
- Specialty Casualty
- Trade Credit and Political Risk
- Surety
- Programs

The information contained herein is intended for informational purposes only. Statements of coverage availability and scope are general in nature, subject to change and underwriting of any individual risk, and provide no guaranty or warranty of coverage, express or implied. Products and services are offered through insurance company affiliates within the Ascot Group. Not all products and services are available in every jurisdiction, and some may be available in the United States only on a surplus line basis through licensed surplus line brokers. The precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.



AscotPRO

AscotPRO – a suite of Cyber & Professional Liability solutions – has been built to protect against evolving cyber exposures and business threats facing today’s organizations. Alongside a comprehensive selection of offerings, the group also provides a variety of innovative pre-breach tools and access to world-class breach response providers. AscotPRO can create customized standalone or blended policies. Our custom standalone, occurrence-based multimedia liability offering is tailored to companies in the media space.

AscotPRO Product Offering

Cyber

- **Target Industries:** Broad Appetite
- **Target Sub-Industries:** Financial & Professional Services, Retail, Hospitality, Manufacturing
- **Areas out of Appetite:** Public Entity and Federal Agencies
- **Coverage Features:** Pre-Breach Service Offerings, Ability to Customize and Attach E&O offerings, Limits up to \$10M, Minimum Premium \$10K

Healthcare

- **Target Industries:** Fitness, home healthcare, mental or behavioral health, medical clinics, medical labs, medical imaging, medical spas, pharmacies, physical rehabilitation
- **Target Size:** Risks up to \$50M in revenue
- **Areas out of Appetite:** Hospitals, long-term care facilities, stand-alone physicians or physician groups
- **Coverage Features:** Customizable primary policy form – Professional Liability, General Liability, Products/Completed Operations Liability, Sexual or Physical Abuse or Misconduct Liability, Employee Benefits Liability, Cyber Liability. Coverage for both in-person and remote care. Minimum Premium \$1.5K

Technology E&O

- **Target Industries:** Technology Service Providers
- **Target Sub-Industries:** ASP, Software Development, IT Consultants/Staffing
- **Areas out of Appetite:** Online gambling, video game developers
- **Coverage features:** Broad definition of technology service provider, Software copyright coverage, Limits up to \$10M, Minimum Premium \$10K

Media Liability

- **Target Industries:** Traditional media companies
- **Target Sub-Industries:** Publishers, broadcasters, ad agencies, creators of content
- **Areas out of Appetite:** Music, film production
- **Coverage Features:** Occurrence, Defense outside the limit (available), All Peril, Limits up to \$10M, Minimum Premium \$10K

AscotPRO Product Offering (continued)

Lawyers' Professional Liability

- **Target Industries:** Firms with 5+ lawyers, most AOPs considered, including firms with claim activity
- **Large law firm capabilities:** focus on AMLaw200 firms with an excess capacity approach
- **Coverage Features:** Admitted and Non-admitted, 6-18- month policy periods, Worldwide coverage, 60-day automatic ERP, Firm and individual ERP options, Definition of Insured includes predecessor firms "of counsel" and per diem lawyers, Damages include pre- and post-judgement interest, Limits from \$250K- \$5M, Minimum Premium \$10K
- **Risk Services:** Partnership with national law firm *Wilson Elser Moskowitz Edelman & Dicker*, dedicated Risk Management website for all policyholders, *National Panel Counsel* services available to all primary policyholders

Real Estate Professional Liability

- **Target Industries:** Agents and Brokers, Property Managers
- **Coverage Features:** Non-Admitted; Sublimits available for Contingent BI/PD, Failure to Disclose Pollutants, Open House and Third-Party Discrimination, Administrative & Regulatory Proceedings, Subpoena Coverage and Trial Attendance sublimits provided to all insured; Owned Property Coverage available, softened "Hammer Clause"; Coverage for Subsidiary and Acquired Entities; Damages includes punitive or exemplary damages where insurable; Limits up to \$5M; Minimum Premium \$10k
- **Risk Services:** Partnership with *Freeman Mathis & Gary* includes pre-claim risk management hotline and resources

Miscellaneous Professional Liability

- **Target Industries:** Over 100 classes of licensed and non-licensed professionals
- **Coverage Features:** Non-Admitted; Primary and Excess; 6-18 month Policy Periods; No "Hammer Clause"; Sublimits available for Contingent BI/PD, Crisis Management and Third-Party Discrimination' Administrative & Regulatory Proceedings, Subpoena Coverage and Trail Attendance sublimits provided to all Insureds; Coverage for Subsidiary and Acquired Entities; Damages includes punitive or exemplary damages where insurable; Limits up to \$5M; Minimum Premium \$10K
- **Risk Services:** Partnership with *Freeman Mathis & Gary* includes pre-claim risk management hotline and resources

Ascot Differentiator

- Ability to tailor coverage to the needs of each insured
- Unencumbered book of business
- All policies written on "A" Rated paper
- Diversified Industries and Client Revenue Segmentation

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