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QBE Europe



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## Excess of Loss Overview Sheet

# We have the expertise, appetite and capacity to work with you across a broad range of industries.

We are keen to help you develop your account. We offer competitive premiums and dedicated points of contact with underwriters who understand risk and are empowered to make decisions that are important to you, as well as offering a fast turnaround on quotations.

QBE is a business insurer with an innovative way of working that makes us refreshingly easy to deal with and flexible in our approach. People who deal with us find us professional, pragmatic and reliable.

### So, what exactly are we offering?

- Excess Employers, Public/Products, 6.5.1, Motor TPPD and Motor Trade covers
- Quote turnarounds to suit your timescales
- Capacity up to £100m
- Annual and specific contract covers
- Flexibility on underwriting including lead or follow basis
- All trades/activities considered including:
  - Heat Work Away, Asbestos, Demolition, Rail, High Hazard Products, Airside, Hazardous Locations, Construction, Offshore, US Exporters, Carriage of Hazardous Goods for Motor
- Ventilation of layers
- Ability to follow all, including our own, primary wordings
- Competitive premiums starting from just £500, designed to give even the smallest business access to this cover
- Competitive commission levels.

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### Would you like to trade online?

Our **ELIAS system** will allow you to quote, bind and issue documentation via your own customised portal for excess of loss. Get in touch for more information.

# Excess of loss – some real-life claims examples

If you think only large companies have large liability claims, think again....



## Machinery fire

A machinery manufacturer supplied a defrosting machine to a food processing factory. The machine caught fire resulting in the complete destruction of the factory. Total cost over £80m.



## Contaminated food

A small retail butcher in Scotland was allegedly the cause of an E-coli outbreak arising from the sale of contaminated cooked meats. Twenty people died and many more suffered serious illness. Compensation claims were received from both the injured people and the dependents of the deceased – total losses believed to be in excess of £2m.



## Driver errors

A lorry driver lost control of his vehicle which ploughed into a petrol station causing a massive explosion. Fortunately no one was seriously hurt but damage to the petrol station (including a number of vehicles) was extensive and it was several months before it reopened for business.



## Broken heater

A cargo webbing manufacturer suffered a PL rather than a products related loss. Their main premises were heated by way of overhead heaters suspended by chains. Over one weekend, a chain holding a heater broke, leaving the heater suspended by only one chain above a machine which had webbing stored on top of it. The heater came on and caused a fire to break out which spread throughout the premises and through wooden doors into the adjacent greyhound stadium causing extensive damage. Total cost of the resultant third party claim was £2.2m.



## Disgruntled employee

Carpets were manufactured and supplied to the USA, and fitted in a hotel. A disgruntled employee set fire to the hotel, resulting in many deaths, and significant property damage. The carpet suppliers were sued, along with many other defendants, with allegations that smoke and fumes from the carpets had contributed to the deaths. The claim was in excess of \$200m.



## Inflammable clothing

A clothing manufacturer exported children's coats to the USA. The coats proved to be inflammable, resulting in a number of serious burns injuries. Not only were the awards for damages considerable but the legal and other costs alone exceeded £1m.



## Unattended child

In a Caravan Park a 4 year old boy suffered severe and permanent brain damage after being left unattended in a swimming pool. Total claim value £6m.



## Blow torch

A painting contractor was working on a National Trust property burning off paint with a blow torch. An unsafe system of work resulted in significant fire damage. Total claim value £23.5m.



## Employee injury

The claimant fell from the insured's racehorse whilst exercising, resulting in spinal injury rendering her tetraplegic. The cause of the fall was a defective saddle. The claim pleaded at £11m. The insured had a right of action against the saddle supplier and a sole supplier who fitted items to the saddle. Both only carried £2m LOI so the balance of the claim would be paid by EL insurers.



## Use of sub contractors

Main contractors employing sub contractors were left to pick up the tab when hot works on a school roof led to the school burning down when stored insulation materials caught fire. Sub contractors only carried £2m LOI and their insurers declined liability due to breaches of policy conditions. The total cost of this claim exceeded £7.5m.

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