

# Protecting your property assets.

**When it comes to protecting your business against unexpected physical damage or business interruption, you need an insurer with the capacity, expertise and commitment to respond.**

With experience in all areas of industry and commerce, in many territories around the world, we have the footprint and the resources to deliver comprehensive cover for your physical assets.

We're known for our flexible and entrepreneurial approach. We'll put in the time to understand your business in depth, so we can provide the best possible solution to your needs - however complex they may be. As an established property insurer, we're well placed to support customers as they grow from single-site operations into multinational conglomerates.

## **Global capabilities**

With our extensive global network and broad licence portfolio - offering a choice of Lloyd's or QBE paper - we can cover property risks right around the world. For businesses with operations overseas, we provide comprehensive multinational programmes that are fully compliant with local legal and regulatory requirements.

Our strength and security mean you can be confident we'll be here for you if you need to make a claim.

Made possible  
 **QBE**

# What we insure.

In the UK we insure businesses through brokers, who trade with us either through our regional office network or digitally via e-trade.

We have a broad appetite. Sectors we insure include:

## Service industries

- > Banking
- > Financial
- > Insurance
- > IT services
- > Media

We like to work with businesses who can demonstrate a positive attitude to risk management, for example by having resilient IT backup systems, fire-protected server rooms, and a good spread of risk.

## Manufacturing

- > Component assembly
- > Heavy manufacturing
- > Beverages
- > Engineering products

We like to work with businesses with a detailed awareness of supply chain exposures and audit procedures, and a good separation between processes and storage.

## Chemicals and pharma

- > Polymers and performance coatings
- > Formulation, tableting and packing
- > Speciality chemicals

We like to work with businesses who have embedded process safety management, a detailed awareness of supply chain exposures, audit procedures, and process fire protections.

## Real estate

- > Portfolios with a bias towards office and retail
- > Lead or follow on larger assets
- > New or existing asset managed commercial property or pension funds
- > Multinational European covers

We like to work with businesses who have strong risk management, particularly around fire and security protection, as well as with acquisitive owners.

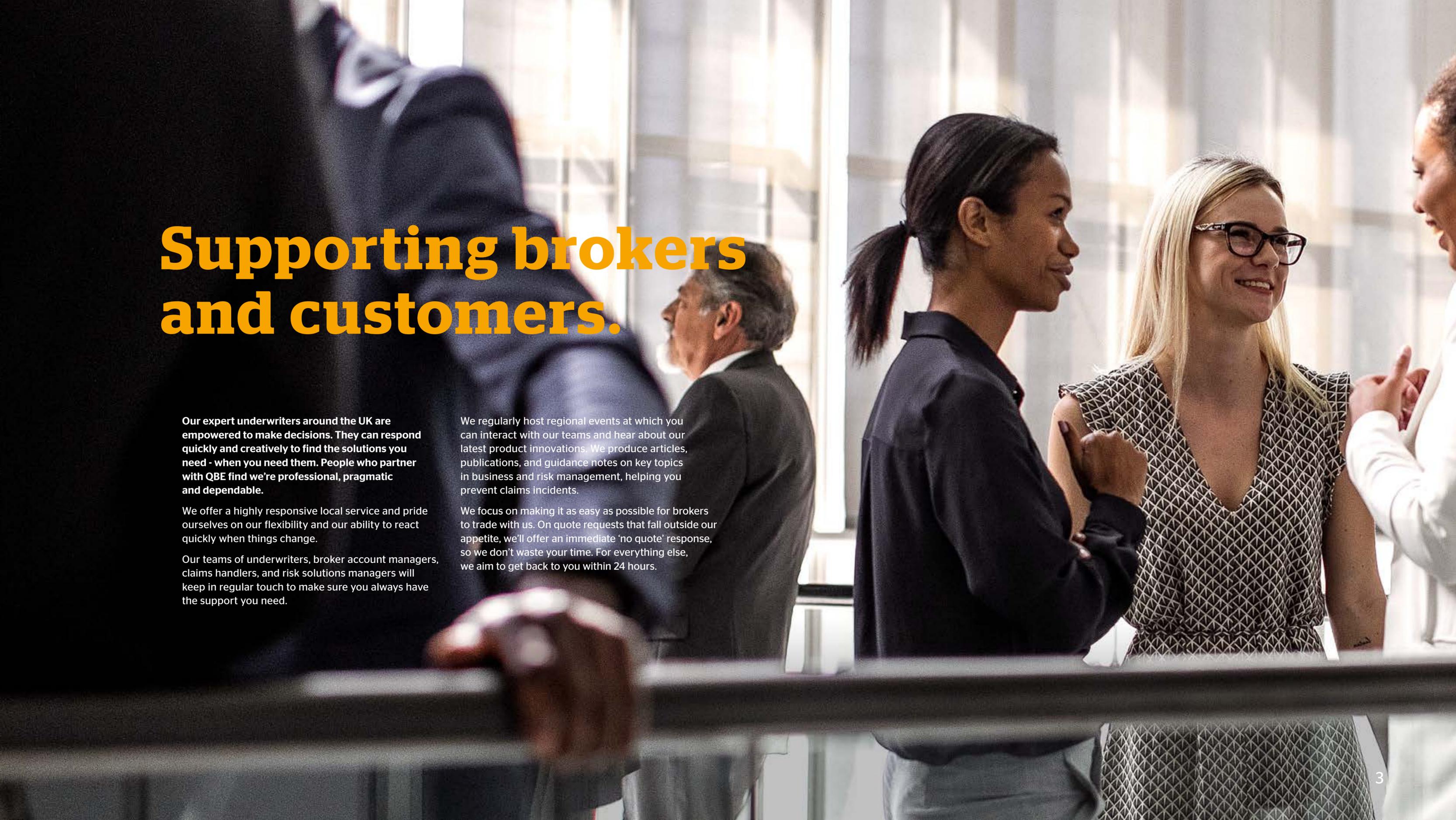
## Contractors' all risks

- > Civil engineering
- > Commercial building
- > Utilities and power projects
- > Oil and gas
- > Heavy industry

We like to work with businesses who have strong risk management, particularly around water damage prevention.

Cover is also available through our Commercial Combined product.

We also offer digital solutions for SMEs via QBE FastFlow, Acturis, and other broker e-trade platforms.



# Supporting brokers and customers.

**Our expert underwriters around the UK are empowered to make decisions. They can respond quickly and creatively to find the solutions you need - when you need them. People who partner with QBE find we're professional, pragmatic and dependable.**

We offer a highly responsive local service and pride ourselves on our flexibility and our ability to react quickly when things change.

Our teams of underwriters, broker account managers, claims handlers, and risk solutions managers will keep in regular touch to make sure you always have the support you need.

We regularly host regional events at which you can interact with our teams and hear about our latest product innovations. We produce articles, publications, and guidance notes on key topics in business and risk management, helping you prevent claims incidents.

We focus on making it as easy as possible for brokers to trade with us. On quote requests that fall outside our appetite, we'll offer an immediate 'no quote' response, so we don't waste your time. For everything else, we aim to get back to you within 24 hours.

# Risk solutions expertise.

**Whether you're a small enterprise or a large multinational, recognising and managing the risks your assets and your business are exposed to is crucial to operating securely, efficiently and profitably. Helping you achieve this is a core component of the value QBE can add as your insurance partner.**

Recognising and quantifying risk - and embedding a risk management culture right across your operations - maximises opportunities without putting your business in jeopardy.

Our specialist property risk management experts have the skills, experience and insight to help you understand and quantify exposures. This empowers you to make informed decisions on reducing, mitigating, or living with those risks, building resilience into your business.

Many members of our team have worked in industry, so we know the world you operate in. That helps us recognise which risk management measures will work for you. We take the time to understand how you work and the unique set of challenges and opportunities you face. This allows us to provide practical, cost-effective, targeted recommendations, helping you create and embed a robust risk management programme.

Our approach is not about ticking boxes or just covering the property risk management basics. Of course we can help you implement fire prevention measures or fit sprinkler systems. But we can do much more than that. For example, we can review your management systems, ensure they're effective and robust, and minimise the risk of incidents that could cause a major loss.

**Depending upon the size and complexity of your business requirements, our risk solutions services can include:**

- > High-level review of risk management standards and loss prevention procedures
- > Online self-assessment helping customers identify and minimise risks
- > Site visits, surveys and evidence-based reviews by experienced risk management professionals
- > Bespoke and targeted risk improvement programmes
- > Risk-quality benchmarking
- > Hazard evaluation and protection
- > Business impact analysis and business resilience assessments
- > Access to an extensive library of risk management material
- > Topical articles and reference material published throughout the year
- > Risk management events, workshops and training, including e-learning packages
- > Sharing best practice, in partnership with organisations like RiscAuthority and the Fire Protection Association

**Cover across the globe**

When you operate in multiple territories, cultural differences and unfamiliar regulatory controls expose you to a whole new level of risk. If you're not adequately covered, or you don't fully understand local regulations, you could leave yourself open to fines or face problems getting paid.

The QBE Multinational Client Centre (MCC) ensures all of our international programmes are legal and compliant. It also handles local policy communication, wordings issuance, premium bookings, and claims handling - on a timely and efficient basis. We assign a dedicated MCC relationship manager to every customer with operations overseas.

**Our multinational offer includes:**

- > A centrally coordinated global risk management service to ensure you're always properly covered
- > Dedicated multinational case handlers
- > A liaison service making sure you're issued with appropriate policy documentation
- > Policies that are fully compliant with local regulatory and tax requirements
- > Premium and tax payment tracking
- > Premiums agreed centrally, but collected locally

**Mental health and well being**

Mental health issues are the single biggest cause of workdays lost in the UK, accounting for approximately 57%, and costing businesses up to £45 billion a year in lost revenues.

To help businesses meet the mental health challenge, we have collaborated with renowned charity Mind and other trusted mental health providers to launch an organisational mental health self-assessment optimisation tool, unique in the insurance market.

# Our claims commitment to you.

**When you buy an insurance policy, you're buying a promise to pay. At QBE, we take that promise seriously.**

We look to settle claims fairly and promptly. We have an excellent record for paying claims. As one of the world's leading insurers, we have the financial strength and security to deliver on the promises we make.

When you make a claim, our priority is getting you back on track as quickly as possible by providing flexible support and prompt payments.

We're known for taking a pragmatic and innovative approach to claims. We'll support you through every stage in the process, bringing in the right expertise at the right time to deliver the best outcome possible.

We see everything from the most straightforward to the most complex of claims. So, whatever happens, you'll find we have the experience and the expertise you need.

We empower our claims handlers to move fast and make decisions when they're needed. To make sure you always have the full support you need, we'll bring in outside experts where necessary. We carefully select and monitor all our partners, making sure they match the same high service standards we deliver. We work exclusively with market-leading firms who share our values and commitment to outstanding customer service.

## Claims Relationship Management

Our Claims Relationship Management team provides thoughtful account management for larger customers and their broker partners.

We'll work with you and your broker to understand what really matters to your business, then agree claims handling procedures that accurately reflect your needs.

The aim is to find tailored claims solutions that target and ultimately reduce the total cost of risk. We achieve this using a suite of services, providing coordination, data insight, and assessments - supported by recommendations designed to improve the claims experience, both before and after claims.

# Seeing you through a major loss.

**Our major loss team is here to support customers and brokers in dealing effectively with even the most complex of claims. The team provides a rapid, effective response on all major incidents, including serious and catastrophic personal injury claims, property damage, and product liability losses. You can rely on our experienced team for technical expertise, continuity of service, and good communication, every step of the way.**

We can support customers and brokers in preparing a major risk response plan that defines key roles and responsibilities, and advise on how to stress-test live scenarios. We can also help review current processes, including business continuity and crisis response plans, and put you in touch with appropriate legal and loss-adjusting specialists. Planning ahead helps protect you from the impact of any major loss event.

## Helping you respond.

### Within three hours

Effective communication and decision-making are crucial immediately after a major loss. As soon as we've been notified, we'll assign a dedicated claims handler to address your immediate needs. Within three hours of notification, a specialist loss adjuster and/or solicitor will be working with you.

A specialist solicitor endorsed by QBE will be there to support you with any criminal, regulatory or statutory issues arising from the loss. We'll assess your needs fully, and identify how we can support your immediate financial, medical, and media relations requirements. We'll set up a steering group comprising key individuals from all stakeholders. The steering group will then agree action points and initiate a communication process that keeps all parties fully informed as the situation unfolds.

### Within 48 hours

As the case management plan cascades down, we'll make informed assessments on business continuity, legal liabilities, and claims reserves. We'll get specialists to work on providing physical or psychological rehabilitation to anyone who needs it and set up a dedicated rehabilitation helpline.

Should the prospect of a criminal or civil prosecution arise, we'll bring in additional legal specialists to support you. We'll also instruct any relevant expert witnesses (for example engineers or forensic engineers) and make contact with any other interested insurers.

### Within 30 days

Over the ensuing weeks, your dedicated specialist claims handler will continually review the situation, making sure we're giving you the support you need. Within 30 days, we aim to have confirmed the scope of policy coverage, established legal liability, identified recovery and subrogation opportunities, and put a first sustainable reserve in place.

We would also expect to have formalised a strategic recovery plan - identifying actions and responsibilities - and appointed experts to advise on regulatory and health and safety requirements. We will continue to assess the need for interim financial support.

### Beyond 30 days

We'll continue to support you fully in the months and years following a major loss. Your dedicated claims handler will keep in close touch, helping to minimise the long-term impact on you, your people, and your customers. We can also work with you to carry out a post-loss review. This will help capture all relevant risk management lessons, minimising the chances of anything similar happening in future.

# Setting high standards.

We're often told it's the expertise of our people that sets us apart. To maintain this edge, we constantly invest in their professional development, encouraging them to extend their knowledge and study for professional qualifications.

We take pride in the outstanding claims service we deliver to customers and brokers. But we're always looking for ways to make it even better, so we don't just meet your expectations, but exceed them. We continuously measure our performance against demanding targets and seek customer feedback, which we factor into our service planning.

Your satisfaction is the true test of our service. But it's always good to receive additional validation in the form of industry award wins.

**Insurance Post Claims Awards 2019**  
Claims Innovation of the Year - Broker/Insurer

**British Insurance Awards 2019**  
Claims Initiative of the Year - Insurer

**The Insurance Fraud Awards 2018**  
Commercial Fraud Team of the Year

**Claims Management Awards 2017**  
Insurer of the Year



# Working for a better world.

**At QBE, we believe in seeking, securing, and nurturing sustainable partnerships in everything we do. And that focus is not limited to commercial concerns. It's also reflected in how we invest our premiums and support the communities in which we operate.**

## **Premiums4Good**

Like all insurers, QBE invests customers' premiums until they're needed to pay claims.

Not afraid to do things a little differently, our ground-breaking initiative Premiums4Good, gives our customers the choice to have up to 25% of their premium diverted to impact investments that deliver an environmental or social impact or return.

These investments make a real and sustainable difference to communities around the world, benefiting causes such as reducing homelessness, renewable energy, improving chances for foster children and agricultural productivity. What's more, Premiums4Good has played a vital part in the Covid-19 response, with funding directed to global initiatives that support communities hit hard by the health and economic impact of the virus.

Customers have embraced this approach. By December 2020, QBE had invested US\$1.1 billion and is well on track to meet its impact investment target of US\$2 billion by 2025.

## **QBE Foundation**

We want to help find solutions to the problems of tomorrow, but we also want to tackle those the world is facing today. The QBE Foundation directs our charitable efforts to the most pressing issues.

We aim to create meaningful, sustained impact in the communities in which we operate by working towards ending homelessness and supporting those suffering from mental health problems.

We are an international company, but our local teams are part of local communities and we are proud to support them while we work to support our clients. Since 2016 the QBE Foundation, alongside our employees, has donated more than \$23 million to worthy causes.

# Why choose QBE?

QBE is one of the world's leading insurers and reinsurers. We offer hundreds of specialist products and have a truly global footprint. That means we can cover the vast majority of business risks right around the world.

We offer multi-line capabilities across property, casualty, motor, financial lines, commercial combined, contractors' all risks, and more.

## QBE Insurance Group

Standard & Poor's.....	A+ Stable
Fitch Ratings.....	A+ Negative
A.M. Best.....	A Stable

QBE Insurance Group's strength and security means customers can be confident we'll be here for them if they need to make a claim.

With gross written premiums of US\$14,643 million for the year ended 31 December 2020. QBE Insurance Group is rated A+ by Standard & Poor's.

## QBE UK Limited ("QBE UK")

Standard & Poor's.....	A+ Stable
Fitch Ratings.....	A+ Negative
A.M. Best.....	A Stable

Our strength and security is reflected in the insurer financial strength ratings that QBE European Operations receives.

## QBE Europe SA/NV ("QBE Europe")

Standard & Poor's.....	A+ Stable
Fitch Ratings.....	A+ Negative
A.M. Best.....	A Stable

# Our partners.

QBE customers can benefit from discounted services from our trusted suppliers:

- > [Back-Track](#)
- > [Business Safety Systems](#)
- > [Cannon Fire Protection](#)
- > [Condie Risk Management](#)
- > [E-Learning Health and Safety](#)
- > [Floodsax Alternative Sandbags](#)
- > [Keystone Training](#)
- > [Legal Compliance Services](#)
- > [Needhams 1834](#)
- > [Risk Evolves](#)
- > [Royal Society for the Prevention of Accidents \(RoSPA\)](#)
- > [Storm Guidance](#)
- > [VinciWorks](#)

## Let's talk

Start a conversation with us today - and find out how we can bring a fresh approach to your commercial property insurance needs.

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