



SPECIALTY



## ABOUT US

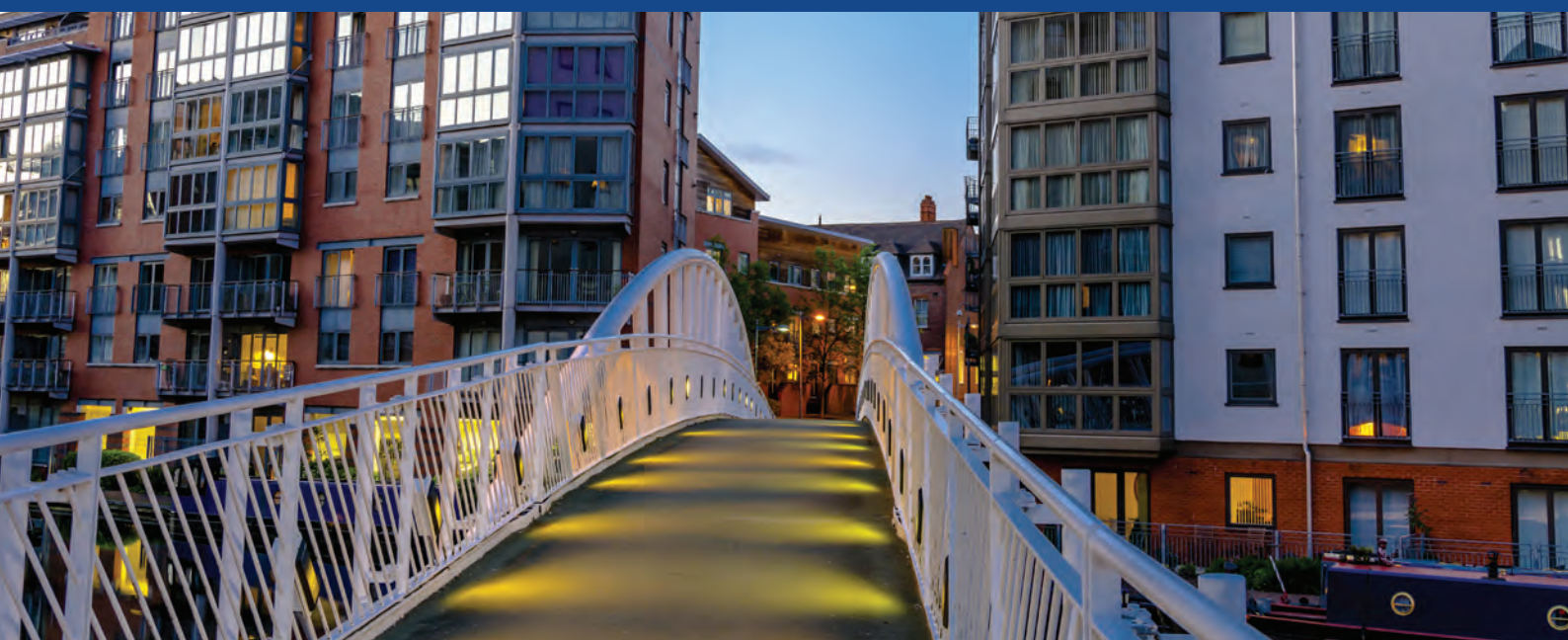
Mi Specialty provides quality underwriting solutions to independently owned insurance intermediaries in the UK.

- ✓ Local expert underwriters
- ✓ Innovative underwriting solutions
- ✓ Exclusive quotations
- ✓ Increased coverage for your clients



**Our business is founded on partnerships, trust and innovation, giving supporting brokers an exclusive edge to secure value for their clients. Brokers have direct access to our knowledgeable and experienced underwriting teams in London, Birmingham, Manchester and the South Coast.**

**Mi Specialty supports the independent intermediary, on superior products that offer genuine value to insurance buyers. Our product range includes as standard, Cyber Risks cover in our Commercial Combined and other package covers.**



# HIGH QUALITY UNDERWRITING SOLUTIONS

We offer a comprehensive range of superior products that are exclusively available to our select broker partners.

- **Commercial Combined**

Designed for Manufacturing and Distribution Trades.  
Cover includes Cyber as Standard.

- **Property Owners**

Commercial/Residential Portfolios for Property.  
Investors and Trusts.

- **Contractors**

Building & Allied Trades.

- **Liability - PL & EL**

Miscellaneous Liability trades in isolation.  
Specialising in complex product risks.







## OUR PRODUCTS

- **Package**  
Package product suitable for offices, shops & surgeries.
- **Residential Development Insurance**  
Package that includes Existing Structure, CAR & Liability.  
Non Negligent covers in one contract.
- **Excess Liability**  
System Generated PL & EL Excess of Loss.
- **Terrorism**  
Terrorism policy available in isolation.



## OUR PRODUCTS

- **Per Capita Liability**  
Variety of trades including high risk classes suitable for up to 10 employees.
- **Cyber Liability (Embedded within Commercial Combined & Package Contracts)**  
Cyber Liability for most trades.  
Standard cover includes crime.
- **Motor Trade & Taxi Liability**  
Motor Trade Includes Service Indemnity Cover.





## BIBA COMMERCIAL FLOOD

Specially designed for the BIBA membership and their clients to provide a policy that caters for business and real estate investors who have difficulty in purchasing cover for damage caused by flood.

This could be clients who have either suffered previous flood damage, are located in areas of high potential flood risk or punitive terms have been imposed on the client.





## DIGITAL TRADING

Binding authority platform with 7 Live products:

Commercial Combined, Package, Property Owners, Per Capita, Excess Liability, Management Liability (D&O) & Motor Trade Liability.

- ✓ Broker White Labelling.
- ✓ Full Cycle including all documentation production.
- ✓ Niche scheme facilities are set up in weeks rather than months.
- ✓ No Broker BDx.
- ✓ No Manual File - every transaction or view is recorded.
- ✓ No Audit - everything is time and date stamped. Enables TCF and other regulatory requirements to be met in a cost effective and compliant method.
- ✓ Rules based and workflow completely managed for referral process.





# SPECIALIST TRADE APPETITE

## Target Business outside of “standard” SME

- Business that has flooded or is in a perceived difficult flood area.
- Contractors all risks including single project work.
- Contractors risks with high proportion of BFSC payments.
- High risk products liability.
- Unoccupied Property.
- Distillery & Brewery Firms.
- Non Standard Property programmes.
- Transportation.







# SPECIALIST PRODUCTS LIABILITY TRADE APPETITE

Manufacturing and Engineering businesses with a products liability focus:

- ✓ Auto parts including safety critical & motorsport
- ✓ Aviation components - non-safety critical where an Aviation Products wording is more suitable.
- ✓ Marine components
- ✓ Research & Development establishments
- ✓ Medical devices - supply & manufacture (non-invasive)
- ✓ Life Science
- ✓ MedTech
- ✓ Scientific instruments manufacturers & suppliers
- ✓ US Exports - 100% Turnover
- ✓ Military products
- ✓ Other transportation products - rail etc.



**CONTACT US** TO LEARN MORE ABOUT  
THE BENEFITS OF AN AGENCY WITH  
**Mi Specialty**

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