



# geo

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**SPECIALIST INSURANCE  
SOLUTIONS FOR UK BUSINESSES  
AND INDIVIDUALS**

## CONTENTS

- 4 AGRICULTURE
- 6 CONSTRUCTION & RENOVATION
- 10 SPECIALIST COMMERCIAL
- 12 LIFESTYLE & LEISURE
- 16 MARINE
- 18 PROTECTION

MGA Geo Underwriting specialises in offering tailored insurance solutions which cater to clients who require cover that's a bit more **special**.



From construction and commercial to agriculture, leisure, marine and protection, Geo's diverse range of products, housed together with market-leading brands, span multiple business sectors. Offering quality, bespoke products backed by experienced teams providing expert advice, excellent service and A-rated capacity, Geo gives brokers freedom of choice and greater reach within the UK insurance market.

Farm & Estates

Farm Motor

Country Business Motor

Countryside Specialisms



# AGRICULTURE

Geo is the largest MGA provider of specialist Agricultural insurance products in the UK, offering multiple product solutions to suit the needs of the client and their specific business. Agriculture products provide cover for farm buildings, contents, machinery and vehicles across the full spectrum of agricultural business; while the Countryside trades and specialisms products cater to a number of rural trades and activities, including shoot, livestock and commercial motor risks.

With a rich history in the sector, Geo has been providing specialist insurance products to the agricultural market for almost 50 years, and our experienced team of underwriters offer streamlined access to quality cover. Having recently added AGRi Insurance to the fold, we have strengthened our offering even further.

## PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
<b>AGRICULTURE PRODUCTS</b>		
FARM & ESTATES	<ul style="list-style-type: none"> <li>All forms of farming risks</li> <li>All types of farm, farm building and associated machinery</li> </ul>	<ul style="list-style-type: none"> <li>Smallholdings</li> <li>Estates</li> </ul>
		<ul style="list-style-type: none"> <li>Arable</li> <li>Beef</li> <li>Dairy</li> <li>Sheep</li> </ul>
FARM MOTOR	All forms of farming risks	<ul style="list-style-type: none"> <li>Standard diversifications</li> <li>Smallholders</li> <li>Estates</li> </ul>
		<ul style="list-style-type: none"> <li>Agricultural vehicles</li> <li>Commercial vehicles</li> <li>Private cars</li> <li>Trailers</li> <li>Implements and attachments</li> </ul>
LIVESTOCK	All types of risks for all types of livestock kept for business purposes or leisure pursuits.	<ul style="list-style-type: none"> <li>Vintage tractors</li> <li>Special types</li> <li>Agricultural haulage vehicles where part of a wider fleet</li> <li>Fleet rates and NCD rated</li> </ul>
	<ul style="list-style-type: none"> <li>Premiums start from £100 + IPT</li> </ul>	<ul style="list-style-type: none"> <li>All risks mortality</li> <li>Disease – full herd or specified animals</li> <li>Loss of use</li> </ul>
<b>COUNTRYSIDE SPECIALISMS</b>		
COUNTRY BUSINESS MOTOR	Rural-based business vehicles	<ul style="list-style-type: none"> <li>Vendors guarantee</li> <li>Infertility guarantee</li> <li>Bull breeders' warranty</li> </ul>
		<ul style="list-style-type: none"> <li>Private cars</li> <li>Commercial vehicles up to 7.5 tonnes</li> <li>Special types</li> <li>Fleet rated and NCD rated</li> <li>Fleets up to 15 vehicles</li> </ul>
COUNTRYSIDE LIABILITY	A stand-alone policy to provide protection & peace of mind for individuals and companies in the agricultural sectors providing services to agricultural related industries.	<ul style="list-style-type: none"> <li>Landscapers / Gardening inc weed control</li> <li>Tree felling</li> <li>Fencing inc dry stone walling</li> <li>Farmer / smallholder / crofter / lessor of land</li> <li>Camping, caravan site proprietor</li> <li>Fishing lake proprietor</li> <li>Bed &amp; breakfast / Holiday lets</li> <li>Livery stables (DIY &amp; full livery)</li> </ul>
	Cover Options include:	<ul style="list-style-type: none"> <li>Agricultural Contractors</li> <li>Property owners / Landowners inc woodlands</li> <li>Herdsmen / relief milker</li> <li>Sheep dipping / scanning / shearing / tanning</li> <li>Animal tagging, scanning or microchipping</li> <li>Foot trimmers / Farrier</li> <li>Land drainage</li> <li>Hedge cutting</li> <li>Snow clearance</li> </ul>
	<ul style="list-style-type: none"> <li>Employer's Liability</li> <li>Public Liability</li> <li>Contractors all Risks, including plant and tools</li> </ul>	
HORTICULTURE	Designed to meet the commercial insurance requirements of clients involved in the science of growing and caring for plants.	<ul style="list-style-type: none"> <li>Garden centres</li> <li>Nurseries</li> <li>Horticultural growers of plants, nuts, fruits, vegetables, herbs, ornamental plants and flowers.</li> </ul>
	Cover options include:	
	<ul style="list-style-type: none"> <li>Property</li> <li>Employers' and public liability</li> <li>Money</li> <li>Business interruption</li> </ul>	<ul style="list-style-type: none"> <li>Goods in transit</li> <li>Personal accident</li> <li>Commercial all risks</li> <li>Hired-in plant</li> </ul>
SHOOT	Protection for various types of shooting, fishing and hawking/falconry activities on private land.	<ul style="list-style-type: none"> <li>One-off shoots</li> <li>Clay pigeons</li> <li>Pest/vermin control</li> <li>Gamekeepers</li> <li>Rough or pigeon shoots</li> </ul>
	Cover options include:	<ul style="list-style-type: none"> <li>Deer stalking</li> <li>Goose guides</li> <li>Archery and air rifle ranges</li> <li>Hawking and falconry</li> <li>Fishing clubs</li> </ul>
	<ul style="list-style-type: none"> <li>Public and products' liability</li> <li>Personal accident (employees and/or shoot members)</li> </ul>	<ul style="list-style-type: none"> <li>Shoot abandonment</li> <li>Employers' liability</li> <li>Property damage</li> </ul>

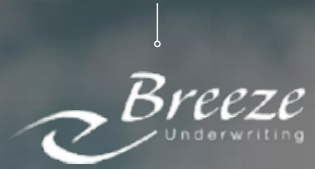
Contractors Liability

Contractors All Risks

Excess of Loss

Non-Negligent JCT 21.2.1/6.5.1

Breeze Underwriting



# CONSTRUCTION & RENOVATION

Our construction team offers bespoke underwritten solutions to a broad range of customers, with trade specific scheme wordings and products covering high risk trades and activities.

We offer a quick-quote service when needed, allowing brokers to act swiftly in the fast-paced environment of the construction insurance market.

In 2025, Breeze Underwriting became part of the Geo family, further strengthening our specialist construction offering. Established in 2006, Breeze has built a strong reputation as a trusted MGA, delivering comprehensive construction solutions alongside commercial combined, combined liability and manufacturing risks across a broad range of trades.

## PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
GROUNDWORKING, CIVIL ENGINEERS & ALLIED TRADES	Designed for a wide range of trades operating in the civil engineering industry	<ul style="list-style-type: none"> <li>Employers Liability, Public &amp; Products Liability, Contractors All Risks &amp; Plant</li> <li>Unrestricted depth option</li> <li>Cover for work carried out in hazardous locations considered including – rail work, airports, bridges, power stations and more</li> <li>Standard policy extensions – Professional Indemnity, Defective Workmanship and Financial Loss (higher limits agreed for 2026)</li> <li>Optional policy extension – Non-Licensed Asbestos</li> </ul>
HIGH RISK CONTRACTING TRADES	Designed for a wide range of high-risk contracting trades, including roofing, scaffolding, rope access, cladding, steel erection and many more	<ul style="list-style-type: none"> <li>Employers Liability, Public &amp; Products Liability, Contractors All Risks &amp; Plant</li> <li>Cover for work carried out in hazardous locations considered including – rail work, airports, bridges, power stations and more</li> <li>Unrestricted height and depth option</li> <li>Non-licensed asbestos extension considered</li> </ul>
BUILDING & ALLIED TRADES	Designed for a wide range of general contracting trades	<ul style="list-style-type: none"> <li>Employers Liability, Public &amp; Products Liability, Contractors All Risks &amp; Plant</li> <li>Cover for work carried out in hazardous locations considered including – rail work, airports, bridges, power stations and more</li> <li>Unrestricted height &amp; depth option</li> </ul>
CONTRACTORS ALL RISKS & PLANT	Designed for companies operating within the construction sector	<ul style="list-style-type: none"> <li>Annual &amp; Single Contracts</li> <li>DE3 as standard with option to increase to DE4/5</li> <li>Reduced theft excess for increased DE3/4/5</li> <li>Contract Periods from 1 month to 24 months+</li> <li>Timber frame construction considered</li> <li>Existing Structures</li> <li>Non-standard/timer frame construction considered</li> <li>DE3 as standard with option to increase to DE4/5</li> <li>Start-Up cover available</li> </ul>
SINGLE PROJECT INSURANCE	Designed for employer controlled programmes, property developers and contractors	<ul style="list-style-type: none"> <li>'Composite' insured basis</li> <li>Contractors All Risks</li> <li>Own &amp; Hired-in Plant</li> <li>Public &amp; Products Liability</li> <li>Non-negligent Indemnity</li> </ul>
EXCESS LIABILITY	Designed for contractors and all other general businesses that require additional Public Liability and/or Employers Liability limits	<ul style="list-style-type: none"> <li>Public/Products Liability from a £1m attachment point</li> <li>Employers Liability from a £10m attachment point</li> <li>Excess limits available up to £20m+</li> <li>Annual or short-term period policies available</li> <li>High risk trades and hazardous locations considered</li> </ul>
NON-NEGLIGENT JCT 21.2.1/6.5.1	Designed to protect the employer in respect of their liability for loss or damage to surrounding property	<ul style="list-style-type: none"> <li>Indemnity limits available from £1m to £10m.</li> <li>Basement construction and related works considered.</li> <li>12-month maintenance and defects liability period</li> <li>Excess of Loss options</li> </ul>
ELECTRICAL / HVAC SCHEME	Designed to protect electrical, heating and ventilation contractors	<ul style="list-style-type: none"> <li>Bespoke cover for the electrical, heating and ventilation industry</li> <li>Various policy extensions available including Inefficiency, Financial Loss and Professional Indemnity</li> </ul>
CLEANING CONTRACTORS SCHEME	Designed to protect Industrial, commercial, and residential cleaning contractors	<ul style="list-style-type: none"> <li>Bespoke cover for the cleaning industry</li> <li>Various policy extensions available including Loss of Keys, Fidelity, Misuse of Customers Telephones and Temporary removal of customers' property.</li> </ul>
FIRE & SECURITY SCHEME	Designed for fire, security and alarm system installation contractors and security services companies	<ul style="list-style-type: none"> <li>Bespoke cover for the fire and security industries</li> <li>Various policy extensions available including Inefficiency, Financial Loss and Loss of gas from fire extinguishing systems.</li> </ul>



# CONSTRUCTION & RENOVATION

Contract Works insurance for private client and commercial properties is provided by Renovation Underwriting.

As the industry leader in private client contract works insurance, Renovation Underwriting deliver JCT compliant solutions to wholly protect a policyholder's property, works and liability exposures during renovations.

The suite of specialist contract works policies offer confidence, peace of mind and reliable protection – and are backed by long term partnerships with A rated insurers.

## PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
RENOVATION 500	Domestic property renovation projects of 6 months or less. JCT joint names compliant. Premium £500 inc IPT.	<ul style="list-style-type: none"> <li>• Rebuilds up to £450,000</li> <li>• Works up to £250,000</li> <li>• Property Owners Liability £2,000,000</li> <li>• Option to include Non-Negligent Liability £250,000 at nominal cost</li> </ul>
RENOVATION 950	Domestic property renovation projects of 12 months or less. JCT joint names compliant. Premium £950 inc IPT.	<ul style="list-style-type: none"> <li>• Rebuilds up to £450,000</li> <li>• Works up to £250,000</li> <li>• Property Owners Liability £2,000,000</li> <li>• Non-Negligent Liability £250,000 included</li> </ul>
RENOVATION MASTER	Private Client property renovation projects of up to 60 months. JCT joint names compliant.	<ul style="list-style-type: none"> <li>• Rebuilds up to £60 million</li> <li>• Works up to £100 million</li> <li>• Property Owners Liability up to £20 million</li> <li>• Full Project Liability to £20 million</li> <li>• Non-Negligent Liability to £10 million</li> <li>• Listed property including grade 2, 2* and grade 1</li> <li>• Basements and Complex Structural Projects</li> </ul>
RENOVATION ULTRA	UHNW Private Client property renovation projects of up to 60 months. JCT joint names compliant. Includes Concierge Service, DE5 and increased inner limits.	<ul style="list-style-type: none"> <li>• Rebuilds up to £60 million</li> <li>• Works up to £100 million</li> <li>• Property Owners Liability up to £50 million</li> <li>• Full Project Liability to £100 million</li> <li>• Non-Negligent Liability to £10 million</li> <li>• Listed property including grade 2, 2* and grade 1</li> <li>• Basements and Complex Structural Projects</li> </ul>
RENOVATION ASSET	Commercial Property Owners and Developers renovation projects of up to 60 months. JCT joint names compliant.	<ul style="list-style-type: none"> <li>• Rebuilds up to £60 million</li> <li>• Works up to £100 million</li> <li>• Property Owners Liability up to £20 million</li> <li>• Full Project Liability to £20 million</li> <li>• Non-Negligent Liability to £10 million</li> <li>• Listed property including grade 2, 2* and grade 1</li> <li>• Basements and Complex Structural Projects</li> </ul>
RENOVATION UNOCCUPIED	Private Client and Commercial Property Owners with Vacant property pending works.	<ul style="list-style-type: none"> <li>• Rebuilds up to £7.5 million</li> <li>• Property Owners Liability to £5,000,000</li> <li>• Grade listed up to 2*</li> <li>• 3, 6, 12 month policy options</li> <li>• AD cover available</li> <li>• Expanded excess structure</li> </ul>
RENOVATION NON-NEG	Private Client and Commercial Property Owners who require Non-Negligent Liability Cover. Assessed for inevitable damage.	<ul style="list-style-type: none"> <li>• Complex Projects</li> <li>• Limits to £10 million</li> <li>• Flexible excess structure</li> <li>• First Party Property Protection</li> </ul>

- Commercial Property
- Residential Property
- Specialist Commercial
- Sports & Leisure Clubs
- Golf Clubs
- Film & Media
- Breeze Underwriting



## SPECIALIST COMMERCIAL

From complete property owners' solutions covering commercial, residential and unoccupied property risks to commercial combined and manufacturing risks across a number of trades, we offer flexible approaches to trading, with our digital offering for simple cases and our team of underwriters for more non-standard or complex risks.

This commercial capability also includes specialist products for sports and social clubs and golf clubs which form part of a range of commercial leisure, film and media and event solutions.

In 2025, Breeze Underwriting joined the Geo family, enriching our commercial insurance capabilities. Breeze has been a respected MGA since 2006, delivering complete property-owner solutions as well as Commercial Combined and manufacturing risk products across diverse trades.

### PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
<b>COMMERCIAL PROPERTY</b>		
MATERIAL DAMAGE FOR BUILDINGS AND CONTENTS WITH DAY ONE UPLIFT AVAILABLE MALICIOUS DAMAGE CAPITAL ADDITIONS LOSS OF RENT TRACE AND ACCESS THEFT OF CONTENTS BY TENANTS, CONTRACT WORKS COVERS UNAUTHORISED OCCUPATION <b>ADDITIONAL RISKS INCLUDE:</b> TERRORISM COVER PROPERTY OWNERS' LIABILITY	Commercial property owners	<ul style="list-style-type: none"> <li>Mixed tenure</li> <li>Unoccupied including short term</li> <li>Non-standard construction</li> <li>Can consider clients with CCJs, Liquidations and Bankruptcies</li> </ul>
<b>NON-STANDARD RESIDENTIAL PROPERTY</b>		
MATERIAL DAMAGE FOR BUILDINGS AND CONTENTS WITH DAY ONE UPLIFT AVAILABLE MALICIOUS DAMAGE CAPITAL ADDITIONS LOSS OF RENT TRACE AND ACCESS THEFT OF CONTENTS BY TENANTS CONTRACT WORKS COVERS UNAUTHORISED OCCUPATION	Residential property owners	<ul style="list-style-type: none"> <li>Blocks of flats</li> <li>Unoccupied including short term</li> <li>Non-standard</li> <li>Holiday homes including AirBnB</li> <li>Flood &amp; subs risks</li> <li>Short terms</li> <li>Mixed portfolios</li> <li>Students*</li> </ul> <ul style="list-style-type: none"> <li>DSS (Housing Association)*</li> <li>Assisted Living*</li> <li>Homeless*</li> <li>Can consider clients with CCJs, Liquidations and Bankruptcies</li> </ul> <p>*includes HMO's and Bedsits</p>
<b>SPECIALIST COMMERCIAL RISKS</b>		
<b>OUR COVER IS WIDER THAN MANY INSURERS AND CAN INCLUDE AS STANDARD:</b> FULL THEFT COMPUTER BREAKDOWN MACHINERY BREAKDOWN WORLDWIDE COVER FOR MOBILE COMMUNICATION PROPERTY CRISIS RESPONSE PRODUCT RECALL ENVIRONMENTAL IMPAIRMENT LIABILITY	UK commercial wholesaling, engineering and manufacturing risks	<ul style="list-style-type: none"> <li>Warehousing</li> <li>Engineering</li> <li>Fabrication</li> <li>Critical part manufacturing risks</li> <li>Consultants</li> <li>Printers (including 3D printing risks)</li> </ul> <ul style="list-style-type: none"> <li>Machinery and plant manufacturing</li> <li>Plastic moulding, injection and extrusion</li> <li>Heavy industrial processing and manufacturing risks</li> <li>Chemical wholesalers</li> <li>Door and window manufacturers</li> </ul>
<b>SPORTS VENUES, SPORTS CLUBS, SOCIAL CLUBS</b>		
MD/BI UP TO £10M LIABILITIES INCLUDING MLP AND TRUSTEE COVERS PARTICIPANT TO PARTICIPANT COVER PITCH/PLAYING SURFACE EVENTS SPORTS EQUIPMENT OUTSIDE IRRIGATION SYSTEMS MEMBERS PERSONAL EFFECTS PERSONAL ACCIDENT COVERS	<ul style="list-style-type: none"> <li>Sports venues</li> <li>Sports clubs</li> <li>Boxing, martial arts, wrestling</li> <li>Rugby</li> <li>Tennis</li> <li>Athletics</li> </ul>	<ul style="list-style-type: none"> <li>Cricket</li> <li>Crown green bowling</li> <li>Football</li> <li>Fitness &amp; health centres</li> <li>Social clubs</li> <li>Dance</li> <li>Hockey</li> <li>Squash</li> </ul>
<b>GOLF CLUBS</b>		
MD/BI UP TO £10M (UP TO £25M ON REFERRAL) LIABILITIES INCLUDING MLP AND TRUSTEE COVERS PARTICIPANT TO PARTICIPANT COVER GREENS, TEE BOXES AND PLAYING SURFACES COVERS OFFICIAL CLUB EVENTS EQUIPMENT OUTSIDE IRRIGATION SYSTEMS AND MEMBERS' PERSONAL EFFECTS	<ul style="list-style-type: none"> <li>Golf clubs</li> <li>Driving ranges</li> </ul>	<ul style="list-style-type: none"> <li>Driving ranges</li> <li>Municipal type courses</li> <li>Private members clubs</li> <li>Prestigious courses</li> <li>Pay &amp; play courses</li> <li>Training centres</li> <li>Ancillary golf businesses</li> </ul>

## LIFESTYLE & LEISURE

Aimed at both commercial and consumer risks across the lifestyle and leisure sectors we offer comprehensive cover for a multitude of leisure industries and lifestyle pursuits. This offering caters for film, media and entertainment sectors with solutions tailored to the industry's niche requirements, whether as a commercial business or on a vocational semi professional basis.

### PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
<b>FILM &amp; MEDIA</b>		
MD/BI LIABILITIES INCLUDING PRODUCERS' INDEMNITY RESHOOT COVER KEY PERSONS EQUIPMENT COVERS ADDITIONAL FILM CREW AND SUPPORT COVERS ALL RISKS COVER FOR NEGATIVES DIGITAL ASSETS VIDEOGRAPHY	<ul style="list-style-type: none"> <li>Independent film and media studios</li> <li>Photographers</li> <li>Digital media libraries</li> <li>Advertising agencies</li> </ul>	<ul style="list-style-type: none"> <li>Broadcasters</li> <li>Cameramen</li> <li>Photographers</li> <li>Videographers</li> <li>Film production</li> <li>Advertising media production</li> <li>Sound studios</li> <li>Sound engineers</li> <li>Film crew</li> <li>Specialist equipment hire</li> </ul>
<b>ENTERTAINMENT</b>		
MD/BI UP TO £10M (CAN WRITE INCREASED LIMITS ON REFERRAL) LIABILITIES INCLUDING MLP TRANSIT EVENT COVERS LOSS OF LICENSE EQUIPMENT OUTSIDE EQUIPMENT BREAKDOWN AND ALTERNATIVE HIRE COSTS CANCELLATION ABANDONMENT	<ul style="list-style-type: none"> <li>Entertainment providers</li> <li>Equipment houses</li> <li>Support services</li> <li>Event organisers</li> </ul>	<ul style="list-style-type: none"> <li>Festivals, fairs &amp; fetes</li> <li>Christmas markets</li> <li>Ceremonies</li> <li>Conferences</li> <li>Concerts</li> <li>Dinners</li> <li>Exhibitions</li> <li>Equipment hire</li> <li>Event catering</li> <li>Event organisers</li> <li>Sound, AV and public address equipment</li> <li>Musicians</li> <li>Bands</li> <li>DJs</li> <li>Performing artists</li> </ul>



Caravan & Parkhomes

Pleasure Craft & Livaboard

UK & EU Holiday Homes



## LIFESTYLE & LEISURE

The specialist teams at Geo and Navigators & General offer comprehensive cover for a multitude of leisure and lifestyle pursuits. Our range of lifestyle and leisure solutions includes a suite of specialist products for touring and static caravans, park homes, lodges, and holiday homes in both the UK and Europe; as well as Pleasurecraft, from Dinghies, to Motorboats and Sailing Boats.

Meanwhile, for site operators, our comprehensive Caravan and Park Home Site Insurance product covers a wide variety of sites including lodges, camping pods, and chalet sites.

### PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
<b>PLEASURECRAFT &amp; LIVEBOARD</b>		
COVER FOR THE CRAFT EQUIPMENT PUBLIC LIABILITY AND PERSONAL ACCIDENT COVER (PLUS OCCUPIERS LIABILITY AND CONTENTS. THROUGH GEO LIVABOARD PRODUCT ONLY).	<ul style="list-style-type: none"> <li>Individuals that own a boat and use it on a Private and Pleasure basis or liveboard it.</li> <li>Up to a total sum insured of £500,000 through Geo.</li> <li>The boat can be stored ashore in the UK or EU and/ or moored in a marina or alongside or in UK and EU waters.</li> </ul>	<ul style="list-style-type: none"> <li>Dinghies</li> <li>Canoes and kayaks</li> <li>Sailboards</li> <li>Sailing yachts</li> <li>Motor yachts</li> <li>Narrowboats including liveboards</li> <li>River cruisers</li> <li>RIBs</li> <li>Small motorboats</li> <li>Powerboats</li> <li>Motor cruisers</li> <li>Personal Water Craft ( jetski's) sit down only (available through Geo only)</li> </ul>
<b>TOURING CARAVANS</b>		
COMPREHENSIVE ALL RISKS PROPERTY COVERS FOR THE CARAVAN STRUCTURE, CONTENTS & EQUIPMENT INCLUDING AS STANDARD COVERS SUCH AS £5M PUBLIC LIABILITY, LOSS OF KEYS, LOSS OF USE, 10 YEARS NEW FOR OLD COVER AND OPTIONAL COVER FOR LEGAL EXPENSES	<ul style="list-style-type: none"> <li>Individual Touring Caravans and Trailer tents used for private and pleasure purposes only.</li> </ul>	<ul style="list-style-type: none"> <li>Touring Caravans &amp; Trailer tents</li> <li>Structure Values up to £65k</li> <li>Contents Values up to £10k</li> <li>Equipment Values up to £10k</li> <li>Max age 25 Years</li> </ul>
<b>LEISURE HOMES</b>		
COMPREHENSIVE ALL RISKS PROPERTY COVERS FOR LEISURE HOMES, CONTENTS AND PERSONAL EFFECTS INCLUDING AS STANDARD COVERS SUCH AS £5M PUBLIC LIABILITY, LOSS OF KEYS, LOSS OF USE AND HIRE CHARGES, 20 YEARS NEW FOR OLD COVER AND OPTIONAL COVER FOR LEGAL EXPENSES	<ul style="list-style-type: none"> <li>Individual Leisure Homes used for private and pleasure purposes or let to holiday makers.</li> <li>Cover also available for Leisure Homes based in Eire and France used for private and pleasure purposes or let to holiday makers.</li> </ul>	<ul style="list-style-type: none"> <li>Static Caravans / Leisure Homes / Chalets / Lodges</li> <li>Structure values up to £225k</li> <li>Contents Values up to £10k</li> <li>Max age 25 Years</li> </ul>
<b>PARK HOMES</b>		
COMPREHENSIVE ALL RISKS PROPERTY COVERS FOR STRUCTURE, CONTENTS AND PERSONAL EFFECTS INCLUDING AS STANDARD COVERS SUCH AS £5M PUBLIC LIABILITY, LOSS OF KEYS, OPTIONAL COVER FOR LEGAL EXPENSES & HOME EMERGENCY	<ul style="list-style-type: none"> <li>Individual Park Homes, Mobile Homes and Lodges used as a main residence for over 45s. and/ or used for private &amp; pleasure purposes or let to holiday makers.</li> </ul>	<ul style="list-style-type: none"> <li>Park homes &amp; Lodges</li> <li>Structure values up to £500k</li> <li>Contents Values up to £60k</li> <li>Max age 35 Years</li> </ul>
<b>UK &amp; EU HOLIDAY HOMES</b>		
COMPREHENSIVE ALL RISKS PROPERTY COVERS FOR STRUCTURE, CONTENTS AND PERSONAL EFFECTS INCLUDING AS STANDARD COVERS SUCH AS £5M PUBLIC LIABILITY, LOSS OF KEYS, OPTIONAL COVER FOR LEGAL EXPENSES & HOME EMERGENCY	<ul style="list-style-type: none"> <li>Individual Properties both in the UK and Overseas used for private and pleasure purposes or let to holiday makers.</li> </ul>	<ul style="list-style-type: none"> <li>UK Holiday Homes</li> <li>EU Holiday Homes in France, Spain, Portugal, Eire, Greece, Southern Cyprus.</li> <li>Buildings up to £1m</li> <li>Contents up to £100k</li> <li>Properties up to 1800</li> </ul>
<b>CARAVAN &amp; PARK HOME SITES</b>		
MD/BI UP TO £7.5M ANY ONE LOCATION GYMS, SAUNAS, STEAM ROOMS & SPAS (EX TREATMENT), HOT TUBS SITE SERVICES - COVERING GAS, WATER AND ELECTRICITY METERS, PIPES AND CABLES SEASONAL STOCK INCREASES UP TO 30% AVAILABLE MATERIAL DAMAGE EXTENSIONS CAN INCLUDE CONTRACT WORKS, PLAY EQUIPMENT AND PLAYING SURFACES BUSINESS INTERRUPTION EXTENSIONS INCLUDE ESSENTIAL PERSONNEL, LOSS OF ATTRACTION, LOTTERY WIN BY EMPLOYEES PUBLIC LIABILITY AND PERSONAL LIABILITY EXTENSION AVAILABLE OPTIONAL STORAGE OR MOVEMENT OF THIRD PARTY CARAVANS COVER	<ul style="list-style-type: none"> <li>Operators of residential, camping, glamping and holiday sites.</li> </ul>	<ul style="list-style-type: none"> <li>Caravan/Lodge Sites</li> <li>Holiday parks</li> <li>Residential park home sites</li> <li>Non-standard construction</li> <li>Buildings including bell tents &amp; yurts, Boating lakes</li> <li>Fishing</li> <li>Children's play areas</li> <li>Hot tubs</li> <li>Sports activities</li> <li>Swimming pools</li> <li>Farm parks</li> </ul>

## LIFESTYLE & LEISURE

The addition of Hoxton Insurance Services enhances Geo's offering for mid and high-net-worth private clients. Hoxton's quality home and travel products are exclusively available through brokers, and their fresh and straightforward approach is designed to generate quick quotes, slick policy management, and easy mobile trading.

### PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
<b>HOXTON HOME INSURANCE</b>		
ALL RISK WORLDWIDE FAMILY LEGAL EXPENSES HOME EMERGENCY LIABILITY: £10M STANDARD EXCESS £500 UNSPECIFIED SINGLE ARTICLE LIMIT: £20,000 OPTIONAL ANNUAL TRAVEL INSURANCE	UK homeowners (individuals and families) within the Mid- and High Net-Worth segments who require cover for their buildings, contents, and valuable possessions such as art, jewellery, and antiques; and whose wealth and valuable assets exceed the coverage limits of standard insurance policies. In particular: <ul style="list-style-type: none"> <li>Affluent Homeowners: Owners of mid- to high-value properties, including listed buildings.</li> <li>Collectors: People who own fine art, antiques, jewellery, or wine collections in addition to their standard home contents.</li> <li>Professionals and Executives: High-earning individuals such as CEOs, entrepreneurs, and financial professionals with complex insurance needs.</li> </ul>	<ul style="list-style-type: none"> <li>Standard mid and high-net worth product (i.e. we do not insure non-standard homes e.g. those which have previously flooded or subsided, thatch or non-standard constructions)</li> <li>UK domiciled, white collar professionals or retirees, aged 25 - 79</li> <li>Must insure primary residence</li> <li>Entry point is £50k of general contents. Buildings only policies are not available.</li> <li>Min premium £1,300 incl IPT and fee.</li> <li>Maximum location limit £5m TSI via the portal. Higher limits available upon referral</li> <li>UK holiday homes</li> <li>'Incidental' business activities.</li> </ul>



Marine Trade  
 Oil and Gas  
 Commercial Hull  
 Marine Cargo  
 Navigators & General



# MARINE

Geo's Marine offering caters for all types of entities involved in the marine sector, providing solutions for both commercial marine activity and pleasure craft pursuits, and their associated risks both on land and on the water.

With a broad range of products for all types of marine based operators and their vessels, offering solutions that include commercial combined covers, marine cargo, freight liability, hull and machinery, P&I, and assorted marine liability exposures. Whether it is for boat yards and clubs serving the recreational boating market, through to fishing fleets and commercial ports and those working offshore in the hydrographical surveying, oil, gas and energy sectors, Geo's comprehensive suite of marine insurance products is tailored to suit the niche requirements of clients operating within this specialist sector.

Navigators & General joined Geo to strengthen our marine offering, particularly in the pleasure craft and recreationally focused marine trade areas. Known for specialist cover since 1921, N&G provides tailored solutions for inland waterways, small craft, yachts, and motorboats, and is also well known for the quality of its marine trade products.

## PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
<b>MARINE TRADE</b>		
HULL AND MACHINERY, ASSOCIATED LIABILITY COVERS CLUB BOATS AND LIABILITY MATERIAL DAMAGE FOR BUSINESS EQUIPMENT, MACHINERY PLANT AND EQUIPMENT INCLUDING LIFTING EQUIPMENT BUILDERS RISKS, MOULDS AND MOULDING TOOLS MARINE INSTALLATIONS BUSINESS INTERRUPTION DEFECTIVE TITLE GOODS IN TRANSIT LOSS OF LICENSE LOSS OF MONEY PUBLIC AND PRODUCTS' LIABILITY EMPLOYERS' LIABILITY	<ul style="list-style-type: none"> <li>UK registered businesses working within the UK marine trade sector and UK registered water-based sporting clubs</li> </ul>	<ul style="list-style-type: none"> <li>Boat builders</li> <li>Boat clubs</li> <li>Brokerage and boat sales</li> <li>Boat yards and repairs</li> <li>Fishing vessels</li> <li>Marinas</li> <li>Mooring providers</li> <li>Harbour commissioners and port authorities</li> <li>Marine equipment manufacturing, distribution</li> <li>Marine engineers</li> <li>Riggers</li> <li>Hire fleet/charter</li> <li>Tug operators and workboat vessels</li> <li>Surveyors</li> <li>Training schools/charities</li> </ul>
<b>COMMERCIAL HULL</b>		
COMPARES WITH ALL REGIONAL WORDINGS, LARGELY BASED ON INSTITUTE CLAUSES ASSOCIATED P&I, WAR BREACH AND OTHER ANCILLARY COVERS	UK owned commercial vessels, fishing vessels, including equipment, and operating within UK/EU	<ul style="list-style-type: none"> <li>Tug/barge/workboat/windfarm vessel business</li> <li>Offshore fishing vessels and fleets</li> <li>Dredgers and offshore jack-ups</li> <li>Offshore support vessels</li> </ul>
<b>MARINE CARGO</b>		
BUSINESS WRITTEN ON RECOGNISED INSTITUTE CLAUSES WITH SOME BESPOKE POLICY ENHANCEMENTS AVAILABLE FOR MOST SHIPMENT AND INTEREST TYPES. CAN INCLUDE STATIC GOODS IF REQUIRED	UK domiciled clients – manufacturers/distributors/importers and exporters and similar. Appetite and capability for most risks in the UK regional market	<ul style="list-style-type: none"> <li>General merchandise</li> <li>Biotech/clinical trials</li> <li>Machinery</li> <li>Soft/hard commodities</li> <li>Wines, spirits and food stuffs</li> <li>Heavy lift</li> <li>Fashion/clothing</li> </ul>
<b>NAVIGATORS &amp; GENERAL PLEASURE CRAFT</b>		
COVER FOR THE CRAFT, EQUIPMENT, CONTENTS AND PUBLIC LIABILITY AND PERSONAL ACCIDENT COVER	Individuals that own a boat and use it on a Private and Pleasure basis or livaboard it.  Up to a total sum insured of £1.25 million. The boat can be stored ashore in the UK or Worldwide and/or moored in a marina or alongside or in UK and Worldwide waters.	<ul style="list-style-type: none"> <li>Dinghies</li> <li>Canoes and kayaks</li> <li>Sailboards</li> <li>Sailing yachts</li> <li>Motor yachts</li> <li>Narrowboats</li> <li>River cruisers</li> <li>RIBs</li> <li>Small motorboats</li> <li>Powerboats</li> <li>Motor cruisers</li> </ul>

Tax Protection

Claims Service

**LOREGA**  
EXPERT HELP



# PROTECTION

Geo's Protection offering covers the full spectrum of additional protection services. This includes Lorega loss recovery insurance and PFP professional fee protection. Geo's protection products serve the interests of over one million policyholders placing over £20m of GWP into their respective markets.

## PRODUCT RANGE / PORTFOLIO

PRODUCT	TARGET MARKET	PRODUCT APPETITE
<b>PROFESSIONAL FEE PROTECTION</b>		
TAX FEE PROTECTION	<ul style="list-style-type: none"><li>• Accountancy Firms</li><li>• Affinity Groups</li><li>• Brokers</li><li>• Businesses and consumers who submit tax returns</li></ul>	An indemnity insurance policy which reimburses the business/consumer for the professional fees of their tax agent, acting on their behalf, dealing with an HMRC tax enquiry/investigations such as: <ul style="list-style-type: none"><li>• Aspect enquiries</li><li>• Employment status disputes</li><li>• Full enquiries</li><li>• Interventions</li><li>• PAYE compliance visits</li><li>• VAT disputes</li></ul>
<b>CLAIMS SERVICES</b>		
GEO'S PARTNER BRAND, LOREGA, PROVIDES A LOSS RECOVERY INSURANCE PRODUCT THAT PAYS FOR THE SERVICES OF A CHARTERED LOSS ADJUSTER TO HELP POLICYHOLDERS IN THE PREPARATION, NEGOTIATION AND SETTLEMENT OF THEIR CLAIMS	<ul style="list-style-type: none"><li>• UK domiciled businesses of all sizes that purchase commercial property and business interruption cover.</li><li>• UK home owners that purchase home building and contents cover.</li></ul>	<ul style="list-style-type: none"><li>• Customers who would benefit from strategic advice from a Loss Adjuster about how to manage, prepare, submit and negotiate an insurance claim on their behalf.</li></ul>



## GET IN TOUCH

To find out more about any of the Geo Specialisms, speak to our team today - we'd love to hear from you.

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