

AN INTRODUCTION



There's more than one way to look at insurance!



What is 2Vision?

- ① Managing General Agency
- ① An **Acrisure** Partner
- ① Trading style of **Sutton Specialist Risks**

2Vision, is a team of professionals with previous experience establishing and running a successful and highly profitable, multi-million-pound **UK Regional SME** Underwriting Agency.

PRODUCT SUMMARY

- ① Professional Liability
- ① Director's and Officer's Liability
- ① Standalone Terrorism

Our Products

Professional liability

CLASSES

- ① Miscellaneous Industries
- ① Design and Construction
- ① Information Technology
- ① Primary and Excess of Loss (minimum attachment point **£1,000,000**)

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Our Products

Professional liability

Basis of cover

- ① Claims made
- ① Civil liability trigger
- ① Any One Claim limits
- ① Defence costs in addition

Scope of cover

- ① Up to **£5,000,000** Limit
- ① Up to **£5,000,000** Excess of loss limit
- ① Misc and IT turnover up to **£50,000,000**
- ① D&C Turnover up to **£30,000,000**
- ① Minimum Retention **Nil**

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Our Products

Professional liability – GENERIC PRODUCT HIGHLIGHTS

- ① **Professional Negligence** - Covers professional errors & omissions etc.
- ① **Legal Defence Costs** - We cover the cost of defending claims
- ① **Defence Costs are in addition to the limit**
- ① **Free Legal Helpline** - Available during usual working hours
- ① **Selection of Defence Counsel** - Insureds can select their own defence counsel
- ① **Witness Court Attendance costs** - Cost of an employee attending a hearing
- ① **Payment of Outstanding Fees** - Claim prevention/loss mitigation

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Our Products

Professional liability – GENERIC PRODUCT HIGHLIGHTS

- ① **Deductible not applicable to Defence Costs** - If a claim is successfully defended the insured pays nothing
- ① **Criminal Prosecution defence costs** - Defence against criminal prosecutions
- ① **Reimbursement to Principals** - Insured's principal's liabilities are recoverable
- ① **Loss of Documents** cover included
- ① **Data Protection** cover included
- ① **Asbestos** exclusion write back for wrongful acts
- ① **Death & Bodily Injury** exclusion write back
- ① **Property Damage** exclusion write back

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Our Products

Professional liability – WHO IS IT FOR?

ANY BUSINESS WILL BENEFIT FROM OUR TAILORED COVER:

- ① If they provide **advice** to clients
- ① If they offer a **professional service** to clients
- ① If they are required to carry professional liability insurance by a **regulator**
- ① If an insured's **financial backer** is requiring cover to be in place as **security for a loan**
- ① If they are trying to **raise financial backing**

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Our Products

Professional liability – WHO IS IT FOR?

ANY BUSINESS WILL BENEFIT FROM OUR TAILORED COVER:

- ① If they are a **member of a professional organisation** that requires cover to be in place
- ① To maintain **professional qualification** eligibility where needed
- ① To avoid a large **financial burden** in the event of a claim against them
- ① To help repair or avoid **reputational damage** from lengthy and time-consuming legal issues
- ① To pay the cost to defend against an **allegation of negligence**
- ① They want to **sleep at night** knowing they are protected

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Our Products

Directors' and Officers' Liability

WHO WE COVER

- ① Any **Privately Held Companies** including all subsidiaries
- ① **Charities** and **Trustee** Indemnity
- ① Not For Profit Organisations
- ① Resident's Associations

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Our Products

Directors' and Officers' Liability

Basis of cover

- ① Cover for **Directors** and **Officers**
- ① **Corporate** Reimbursement
- ① **Entity** Extension
- ① **Employment Practices** Liability

Scope of cover

- ① Turnover up to **£100,000,000**
- ① Limits Up to **£5,000,000**
- ① **£1,000** Entity Deductible
- ① **£1,000** EPL Deductible
- ① Minimum D&O Retention **Nil**

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Our Products

Directors' and Officers' Liability - PRODUCT HIGHLIGHTS

- ① Any one claim limits
- ① Defence Costs in addition
- ① Deductible does not apply to costs
- ① Selection of Defence Counsel
- ① Professional liability cover for Not-For-Profit entities
- ① Loss of Documents
- ① Data Protection cover included
- ① Criminal Prosecutions Defence Costs
- ① Manslaughter/Corporate Manslaughter
- ① Investigation Costs

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Our Products

Directors' and Officers' Liability - PRODUCT HIGHLIGHTS

- ① Regulatory Crisis Costs
- ① Fees for Intervention
- ① Death and Bodily Injury exclusion write back where any exposure to death or BI
- ① Property damage exclusion write back for consequential loss
- ① Outside Directorships
- ① Personal appointments on NFP Boards
- ① Retired Director's run off cover
- ① Identity Theft costs
- ① Emergency costs

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Our Products

Standalone Terrorism

WHAT WE COVER

- 🕒 Residential – Houses & Blocks of Flats
- 🕒 Commercial property
- 🕒 Offices
- 🕒 Industrial property
- 🕒 Leisure & Hospitality
- 🕒 Contract works
- 🕒 Educational establishments
- 🕒 Retail

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Our Products

Standalone Terrorism

PRODUCT HIGHLIGHTS

- ① Property Damage excess **Nil**
- ① Non-damage BI excess of **12 hours**
- ① Loss of Attraction cover
- ① Brand Rehabilitation cover
- ① **135%** (150%) Day One Reinstatement
- ① Denial of Access cover (including non damage)

****COMMISSION 27½%****

Our Products

Standalone Terrorism

SCOPE OF COVER

- ① Policy Limit up to **£150,000,000**
- ① Follows the property policy in all respects
- ① **All Zones** covered including **Zone A**
- ① Full property schedule or first loss limit
- ① Flexible pricing and cover options
- ① Threat cover

****COMMISSION 27½%****

Our Products

Standalone Terrorism – AN ALTERNATIVE TO POOL RE

2Vision's Standalone product (Compelling reasons to use **2Vision**):

- ① You **don't have to cover every property** on a schedule
- ① **2Vision's** insurers do not subscribe to Pool Re meaning we are able to offer **lower rates**
- ① **2Vision** can include **additional coverage extensions** e.g.
 - **Liability** arising from an act of terror
 - **Personal accident** cover following an act of terror
- ① **2Vision** offers **full reinstatement** limits on all policies or **first loss** if preferred
 - Perfect where insured properties are spread out e.g. schools or colleges
- ① And don't forget that commission!!

****COMMISSION 27½%****

What sets 2Vision apart?

PEOPLE DON'T CARE HOW MUCH WE KNOW UNTIL THEY KNOW HOW MUCH WE CARE

- 🕒 Are you frustrated trying to get an answer from insurers?
- 🕒 **2Vision** will always answer the phone, or ring you back
- 🕒 Do you want to talk to decision makers?
- 🕒 **2Vision** is empowered to quote on every appetite risk enquiry

2Vision is....

Agile

Refreshing

Friendly

Flexible

Responsive

Focused

Knowledgeable

Commercial

Reliable

Passionate

Empowered

WORTH A TRY



Dare to be different!

PEOPLE DON'T CARE HOW MUCH WE KNOW UNTIL THEY KNOW HOW MUCH WE CARE

Just because everybody does it that way doesn't mean everybody has to do it that way!

There's more than one way to look at insurance after all!

2Vision policy documents and information literature is landscape so it fits your screen.

Policy Schedule

Professional Liability Insurance - Excess

Policy Number	2V5968686	Business Description	Electrical Contractor
Insured	XXXXXXXXXXXXXX	Turnover	£750,000
Address	XXXXXXXXXXXXXXXXXXXX	Retroactive Date	XXX
Period of Insurance	From: inception To: expiry Both days inclusive	Insurer	Volante Syndicate 1699 under Unique Market Reference B1820LNR25C742
Premium	£XXXXX	Territorial Limits	Worldwide excluding USA and Canada
Insurance Premium Tax at 12%	£XXXXX	Jurisdiction	Worldwide excluding USA and Canada
Total Premium	£XXXXX	Wording	2508 2V PI Excess v1
		Endorsements	Receipt of the Primary Insurer(s) bound Policy Schedule prior to binding.

YOUR COVER

Excess Professional Liability	3 Limit of Liability	£3,000,000 any one Claim (Defence Costs and expenses in addition)		
Underlying Insurance	Limit of Liability	£2,000,000 any one Claim (Defence Costs and expenses in addition)	Policy Number XXX	Insurer XXX

2VISION APPETITE – Director's and Officer's

Who we cover

Private companies, turnover up to **£100m**

- ✔ Any **Privately Held Companies** including subsidiaries
- ✔ **Charities**
- ✔ **Not For Profit Organisations**
- ✔ **Resident's Associations**
- ✔ **Trustee Indemnity**

What we Cover

- ✔ Cover for **Directors and Officers**
- ✔ **Corporate Reimbursement**
- ✔ **Entity** Extension available
- ✔ **Employment Practices Liability** Extension available

Breadth of Cover

- ✔ Limits up to **£5,000,000**
- ✔ **Nil Deductible** for D&Os
- ✔ **Min £1,000 Deductible** for Entity
- ✔ **Min £1,000 Deductible** for **Employment Practices** extension
- ✔ Deductible not applicable to defence costs
- ✔ **Defence** costs in addition
- ✔ Claims made cover
- ✔ Each and every claim limits

Scope of Cover

- ✔ Select your own defence counsel
- ✔ Automatic acquisitions included
- ✔ Loss of documents
- ✔ Data protection
- ✔ Criminal Prosecutions
- ✔ Emergency costs
- ✔ Manslaughter & Corporate Manslaughter
- ✔ Outside Directorships
- ✔ Personal Appointments on NFP board
- ✔ Asset & Liberty proceedings defence costs
- ✔ Regulatory crisis costs
- ✔ Fees for intervention
- ✔ Investigations costs
- ✔ Extradition costs
- ✔ Identity theft costs
- ✔ Retired directors run off cover
- ✔ Professional Liability for NFP entities
- ✔ Death and Bodily Injury write backs
- ✔ Property damage consequential loss write back

But not

- ✔ Public companies traded on any stock exchange
- ✔ Companies with greater than £100m turnover
- ✔ Companies with overseas assets
- ✔ Companies with overseas employees

But not these activities

Entertainment, News, Cosmetic Surgery, Doctors or Dentists, Private Members Clubs, Night Clubs, Broadcasting, Hotels, Stock Brokers, Pharmaceuticals, Media, Fund Management, Venture Capital, Local or National Government or Councils, Financial Institutions, Public Officials, Lloyd's Brokers, Local Authorities, Private Equity, Sports Agents, Professional Sports Clubs, Aviation, Re/Insurance Companies, Building or Friendly Societies, Tobacco or E-Cigarettes, Final Salary Pension Schemes

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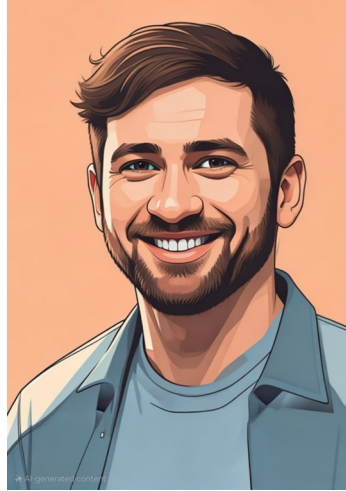
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Who are 2Vision?



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Thank you for your time

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