



HI-TECH FACILITY PRODUCT OVERVIEW

United Insurance Brokers Ltd have negotiated a specialist facility designed solely for companies involved in the manufacture, sale and distribution of high technology (hi-tech) commodities. The facility offers protection for every type of hi-tech Cargo, from mobile phones to motherboards, optic drives to notebooks.

Facility features & benefits

- A broad 'all risks' Stock Throughput Form with an all encompassing Duration of Coverage Clause eliminating potential gaps between the property policy and the stock throughput policy
- A detailed and extensive Control of Damaged Goods Clause allowing your client to take full control of their goods in the event of a loss and manage their brand and reputation thereafter in a manner that suits them
- A US\$ 10,000,000 limit per conveyance and/or location, which can be utilised as a primary first loss limit or as a lead line on a subscription basis for larger risks
- Wide-ranging contingency coverage included for both buyers and sellers as standard
- Business may be accepted directly or as reinsurance
- Waivers of subrogation allowed in accordance with your client's business activities
- A Profit Commission available for your client encouraging and rewarding good business practice
- A pre-agreed broker-created and controlled Policy Form allowing for quick response quotations but retaining the flexibility to negotiate specific coverage extensions as required.

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UIB GROUP MARINE

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Risk Management

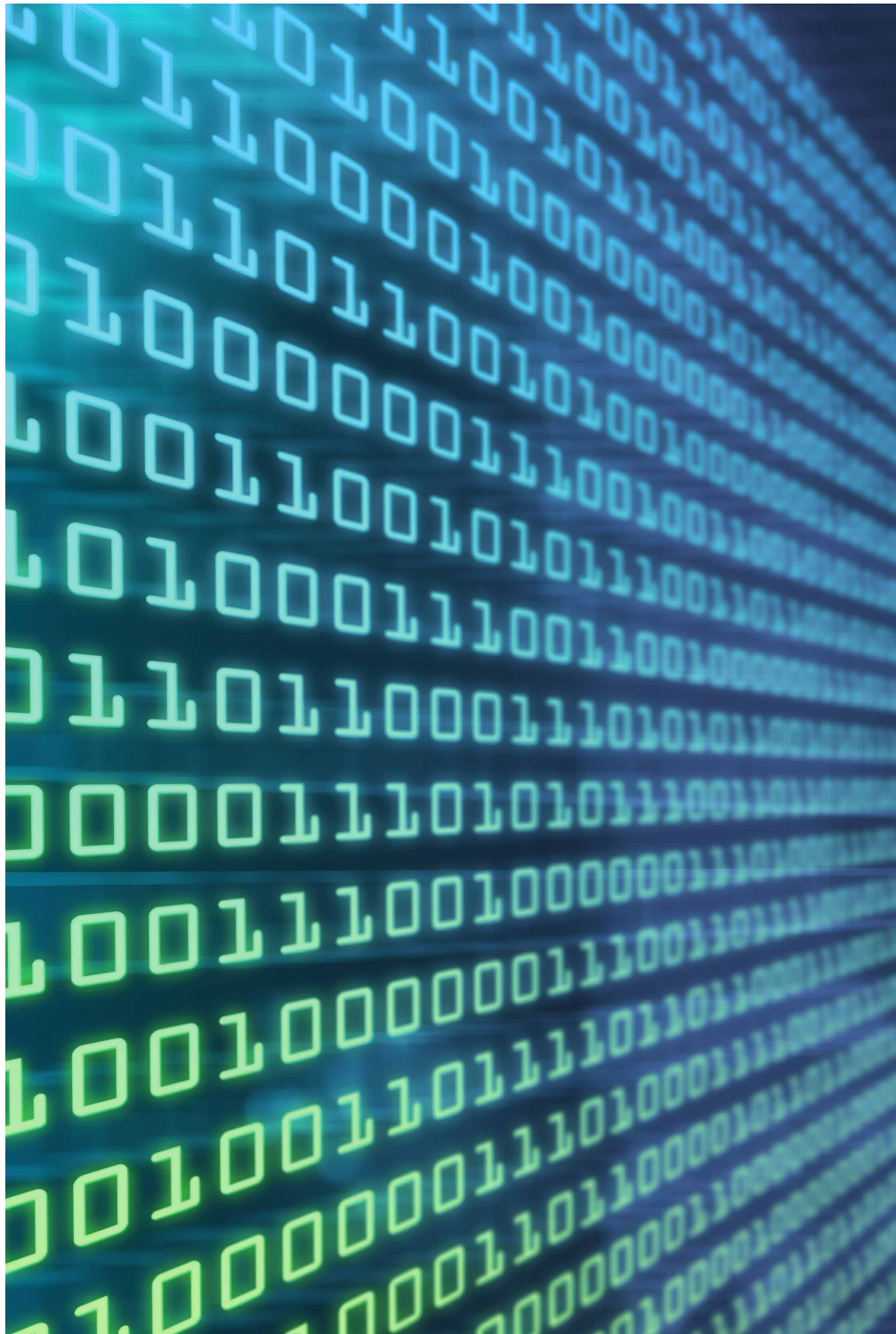
Our facility Underwriters encourage a very pro-active approach to risk management and risk improvement. This may manifest itself in the form of the application of tried and tested risk management warranties or a programme of more comprehensive risk management surveys offering feedback, advice and targeted risk improvement recommendations. Experience tells us that clients who embrace these concepts are rewarded with an improved business function and more competitive premiums.

Upon receipt of account details and the relevant loss record, each submission will be submitted for sign off to the UIB Hi-Tech Facility Underwriter, a reputed Global Company, ranked AA – by Standard and Poor's.

Other UIB Cargo Products

We also have facilities for:

- Stock throughputs
- Rust on steel
- Deterioration on fruit
- War on land in Iraq and Afghanistan
- Deductible buy back
- Ultimate oil wording
- Delay in Start Up projects.



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