# Bell&Clements



## **Open Market**

#### What We Do

We provide creative Open Market brokerage solutions by working closely with Lloyd's, London and International markets. Our brokers have an indepth understanding of the individual risks unique to excess and surplus lines business. Our expertise includes the following classes but we do have the ability to handle a variety of individual risks.

## Commercial Property:

- Automotive
- Beverages
- Chemicals & Pharmaceuticals
- Course of Construction
- Electronics
- Financial Institutes
- Habitational
- Hospitals
- Hotels
- Logistics & Transport
- Manufacturing
- Metal Processing
- Mixed Use Real Estate
- Municipalities / Public Entity
- Precision Manufacturing
- Pulp & Paper
- Retail
- Telecommunications

#### **Product Features**

- All Risks including Business Interruption
- Difference in Conditions
- Full value, primary, excess of loss or quota-share
- Flood specialising in zones A & V

Deductible Buy Downs:

Named Storm / Wind & Hail / EQ / Flood / AOP

### Fine Art & Specie

- Cargo
- Fine Arts and Antiques
- Private Collections

#### **Professional Lines**

We have particular expertise in Allied Healthcare, Life Sciences, Professional Services and Cyber, Media and Technology.

In-house binding authority including but not limited to the following classes:

- Accountants and Bookkeepers
- Architects & Engineers
- Associations
- Claims Adjustors
- Computer Services / Data Processors
- Consultants
- Miscellaneous Professions
- Title Abstractors

## **Policy Form**

ISO and Lloyd's forms.

#### Claims

Dedicated claims team.

## Rating and Security

- Lloyd's A.M. Best 'A' Excellent XV
- Great Lakes A.M. Best 'A+' Superior XV

### To quote we need

- Statement of values including COPE information
- Standard market application form
- Loss history
- Target Pricing
- Intended Layering Structure (if applicable)

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## **Open Market Team**

Our brokers adopt an entrepreneurial approach, supported by our close and established relationships with the most powerful global insurance and reinsurance markets. For more detailed information please visit our website.

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