

GLOBAL
CORPORATE
SPECIALTY



A world of opportunity

An overview of our appetite



The scale of our support

Did you know Aviva offers an extensive range of flexible, comprehensive insurance covers, built with innovation and risk prevention at the heart? If you're looking for bespoke client solutions, service standards to impress, and claims excellence, talk to our experts. Together we make a world of difference.

Category	Product	Maximum Capacity	Typical Line sizes	Target Risks	Exclusions	Additional Information
Property Damage and Business Interruption	Global Property Damage & Business Interruption coverage, including ancillary covers; Inland Transit, Money and Breakdown. Multinational programmes	GBP 250m (EML < GBP 150m)	GBP 50m, capacity considerations; risk management, hazardous trade processes and critical catastrophe peril exposure. Higher fronting limits available on Multinational programmess.	Risk-managed companies; - retaining a level of self-insured retention commensurate with the risk, - domicile in UK, Europe or USA - generating annual revenues exceeding GBP 100m	Waste Recycling (black bag), Underground Mining, Tobacco, Power & Energy	Direct business, and Q/S or XOL Facultative Reinsurance. Conventional & Non Conventional programmes, including Captive fronting.
Property Investors	Property Damage & Business Interruption, Property Owners' Liability, Employers Liability, Terrorism	Capacity – GBP 125m on an EML basis reducing for: Critical Catastrophe Perils Hazardous trades/processes	50–100% POL GBP 10 – 25m	United Kingdom and Pan European exposures FTSE 100 and other blue chip companies, pension and investment fund managers and managing agents displaying a strong risk management culture. Portfolios of properties predominately comprising office, retail and low risk distribution with a good geographical spread	Waste Recycling, Underground Mining, Tobacco, Munitions, CAT perils only, highly innovative and/or combustible construction. Accumulations of high risk flood. High proportion of void properties and in poor repair	Conventional & Non Conventional Basis, including Captives, Multinational Capability
Liability	Employers' Liability, Public & Products Liability	GBP 50m	Primary GBP 10m–25m Excess GBP 50m Multinational GBP 10m	All areas of industrial and commercial activities for UK / European domiciled risk managed clients	Class restrictions in the following trade areas: Underground Mining, Tobacco, Munitions, Pharmaceutical, Product Guarantee, Clinical Trials, Medical Malpractice	Conventional & Non Conventional basis, including Captive Fronting or Reinsurance, Excess of loss, Multinational Capability, Primary Rail, Tour operators & Loss Portfolio Transfers
Motor	Motor Fleet; Motor Trade	100%	Bodily Injury unlimited, TP Property Damage (Cars) GBP 20m, TP Property Damage (Goods Vehicles) GBP 5m	UK and Ireland only	Bus & Coach, Self-Drive Hire and stand-alone placements	Conventional & Non Conventional basis, including Captive fronted GCS only write Motor as part of a package of covers, except risks within the Utilities sector which can be standalone.
Marine	Cargo, including Project Cargo/DSU Freight Liability Fine Art & Specie	GBP 30m	GBP 20m GBP 20m GBP 20m	Direct UK, Europe, US; Reinsurance Worldwide, excl. Brazil & Argentina UK & EEA Fine Art target sectors, including US, European Institutional and Private Collections	Cars	Multinational Capability
Construction	Construction All Risks (CAR) & DSU	GBP 150m (EML)	GBP 75m	New build construction for residential, commercial, retail buildings, infrastructure	Offshore, Tobacco, Munitions, Animal Testing, Sub-marine Works	Insurance or Reinsurance / QS or XOL basis
	Erection All Risks (EAR) & DSU	GBP 150m (EML)	GBP 50m	New build erection for Oil & Gas (mid and down stream), Power, Manufacturing	Coal-fired power plants	Insurance or Reinsurance / QS or XOL basis
	Third Party Liabilities (TPL)	GBP 5m	GBP 2.5m	As per (CAR) / (EAR) above	As per (CAR) / (EAR) above	Primary TPL only, and in conjunction with (CAR) and (EAR)
Latent Defects	Latent/Inherent Defects (LDI)	GBP 250m (TSI)	GBP 50m+	Commercial new build construction, including office, retail, industrial, wholesale distribution and leisure occupation	Overseas risks other than Western Europe and only in support of existing (CAR) and / or Property Investors connection	Aviva is the insurance provider to MDIS (Premier Guarantee/LABC brands) for UK residential structural warranties with reconstruction cost > GBP 25m per risk (in run off – deal due to end 31/12/20).
Renewable Energy & Engineering	Engineering	GBP 250m (EML GBP 50m)	Up to 100% depending on size and exposure	Contractors Plant & Equipment, Machinery Damage & Business Interruption, Inspection, Machinery Movement, Computers & Electronic Equipment, Rolling Stock, Deterioration of Stock, Erection All Risk	Conventional Power Generation, Nuclear, Waste to Energy, T&D in isolation	
	Renewable Energy	OAR & EAR: Up to GBP 250m (EML GBP 75m) Third Party Liability: Up to £25m Marine Cargo: Up to £20m Terrorism: Up to £250m depending on territory	Up to 100% depending on size and exposure. Maximum capacity will be reduced dependent on risk management and natural catastrophe exposure.	Solar, Onshore Wind, Battery Storage	Conventional Power Generation, Nuclear, Waste to Energy, T&D in isolation	Offshore Wind is a future expansion
Accident & Health	Group Personal Accident & Sickness Group Business Travel Professional Sports & Amateur Sports	Max per person GBP 2.5m Event max GBP 200m	GBP 25m	UK and Europe domiciled	Armed Forces / Armed Guards	Multinational Capability, Affinity Risks, eg Education & Associations, US domiciled
Legal Indemnities	Residential & Commercial Real Estate; Homeowner, Developer & Lender protection; Continued Use & Future Development; Defective Title & Search products; Wills; Intestacy & Estate Distribution Protection	GBP 500m	Title GBP 50m Single Property GBP 5m Wills & Estates GBP 2m	Legal Indemnity is a single-premium insurance which protects buyers, mortgage lenders and future property owners from legal disputes concerning the ownership, occupation and use of land and buildings	Credit Risks, Mortgage Fraud	Authorised to offer Title products in Poland
Management Liability	Directors & Officers Public Offering of Securities (POSI) Pension Trustees Liability Employment Practices Liability	Max GBP 20m Max GBP 20m Max GBP 20m Excess only Max GBP 20m	Primary GBP 10m, Excess GBP 10m Primary GBP 10m, Excess GBP 10m Primary GBP 10m, Excess GBP 10m GBP 10m	Private companies, not-for-profit organisations, public companies, SME through to FTSE 100 companies in a wide range of industries, start-up companies Large Corporates Large Corporates Large Corporates	Financial Institutions	Multinational Capability
Professional Indemnity	Professional Indemnity cover for Traditional Professions. Accountants, Building Contractors, Consultants, Engineers, Solicitors & Surveyors	GBP 15m	Case-by-case specific but primarily seek to deploy GBP 5m or GBP 10m on co-insurance business	UK-domiciled companies with turnover over GBP 100m or fee income in excess of GBP 10m with a proven enterprise wide risk management culture	Insurance Broker, Open Market IFA's, US domiciled risks, Financial Institutions, Medical Malpractice, Tour Operators.	Multinational Capability, International Excess of Loss and Single Project Policies, Specialist in-house risk management capabilities
Commercial Crime	Internal and External Crime	GBP 15m	GBP 5 - 10m Primary, Excess, Co-insured	Financially secure businesses committed to fraud risk management, including most commercial and industrial clients, charity sector risks, public sector risks, eg local authorities, police and fire authorities	Financial Institutions, lending/factoring/debt collecting, gambling/betting, Jewelers Block, Unauthorised Trading Cover	
Surety Bonds & Guarantees	Performance Bonds; Retention Bonds; Maintenance Bonds; Advance Payment Bonds; Highways Act Bonds; Customs Bonds; Rural Payment Agency Guarantees; Deductible Guarantees; Pension Bonds; Land Purchase Guarantees; Environmental Agency Bonds; Rail Bonds; Labour & Materials Bonds; Court Bonds; Rent/Deposit Guarantees	GBP 150m	Performance Bond Facilities GBP 100m; Rural Payment Agency Guarantees GBP 150m	Bond duration less than 5 years, acceptable credit risk, Counter Indemnity of all relevant group companies or acceptable security	Credit Insurance, Restoration Bonds, Warranty Bonds, Financial Guarantees written as such	Aviva financial rating / strength of brand being acceptable to most bond beneficiaries
Mergers & Acquisitions	Core W&I, Tax Liability & Contingent Liabilities	GBP 25m EUR 65m USD 75m	GBP 15m–30m	Real Estate and Private Equity although will consider trade deals, renewables and FI as well. Ideally UK and Western Europe, but will consider worldwide	Russia, Africa (excl. South Africa) and China (domestic M&A). Gambling, Tobacco, Oil & Gas exploration, Banks	
Financial Institutions	Directors & Officers Professional Indemnity Public Offering of Securities (POSI) FI Crime Pension Trustees Liability Employment Practices Liability	GBP 25m GBP 25m GBP 25m GBP 25m GBP 25m GBP 25m	Primary GBP 5m, Excess GBP 10m Primary GBP 5m, Excess GBP 10m Primary GBP 5m, Excess GBP 10m Primary GBP 5m, Excess GBP 10m Primary GBP 5m, Excess GBP 10m GBP 5m	Banks, General Insurance Companies, Asset Managers	UK Life Insurance Companies, Cryptocurrency	Multinational Capability

To find out more, contact your usual underwriter or Aviva sales manager.