



PROFESSIONAL & FINANCIAL RISKS

THE TEAM

Jason Urquhart

*DIVISIONAL DIRECTOR
- PROFESSIONAL &
FINANCIAL RISKS*

Jason has in excess of 20 years' experience in the Insurance Industry with the last 16 specialising in Professional risks. In that time having worked as an account executive and placing broker, Jason has also undertaken secondments working at client's offices assisting in their insurance departments and is equally at home placing risks from the very small to large multi-layer global placements. He has strong relationships with underwriters and can access the breadth of markets in London which allow him to place variety of risks including the difficult and the unusual

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Sabrina Acquisto

*BROKER/ ACCOUNT
HANDLER*

Sabrina has been with Carrolls for over 5 years and has gained experience in working with Financial and Professional Risks. During this time she has handled accounts of various sizes that have been based in the UK as well as overseas risks as well as broking them to underwriters at Lloyd's of London. She is currently also working her way towards gaining her ACII.

Sabrina prefers to deal with the harder to place risks so she can really push herself to find the best solution for your client

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Ryan James

BROKER/ ACCOUNT HANDLER

Ryan joined the team in July 2018. He has dealt with various sized risks and has worked closely with underwriters both at Lloyds and the wider London market. Ryan has a deep knowledge of Professional Indemnity, Management Liability, Cyber Liability and Performance Bonds.

Ryan jumped into the deep end joining the industry from school. He has spent the last 5 years learning everything there is in PI to really specialise in this specialist area. He also looks after our inhouse facility and offers a turnaround service of 24 hours

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Albert Robinson

*DIVISIONAL
DIRECTOR, BOLTON*

Albert's position in the North West regional market allows him to not only run the team in our Bolton office but he also has access to a handful of useful markets on Professional Risks. With access to markets with minimum premiums on D&O starting at £250, Albert provides an extra dimension to the skillset we have in the Lloyd's and London market

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OUR MARKET CAPABILITIES & SERVICE

With access to the entire Lloyd's of London market for the placement of varying industries from Accountants through to consultants. If there is a professional risk we will be able to find a solution.

We have bespoke policy wordings tailored to your client's business as well as in-house underwriting capabilities. We can cater for firms of all sizes with online solutions for sole traders and SMEs, as well as an ever-changing world and economic climate with ever increasing regulatory pressure, businesses are ever finding themselves in an increasing environment of a risk of a lawsuit due to acts of negligence or error, whether it's actual or

theoretical. They may also need to satisfy regulatory and client-imposed contractual requirements.

We have bespoke policy wordings tailored to your client's business as well as in-house underwriting capabilities. In an ever-changing world and economic climate with ever increasing regulatory pressure, businesses are now finding themselves in an increasing environment of being at risk of a lawsuit due to acts of negligence or error, whether it's actual or theoretical. They may also need to satisfy regulatory and client-imposed contractual requirements.

The team has a complete understanding of the

fact that you may need a quick response to meet obligations to your clients and very aware the need to minimise overhead costs, which is why we aim to obtain a balance between comprehensive coverage and affordable premiums. Our Professional Indemnity team can offer cover which is both cost-effective and wide ranging.

Finally, if you have a client which is a multinational entity, we have the ability to understand local regulations required to operate in overseas territories

Selling points:

- Expertise across a wide range of professionals
- Bespoke wordings applicable to your

business

- Global presence - We are members of Global Link
- Access to the Lloyd's and wider London market
- In-house underwriting facilities
- Online quote and bind platform
- Global servicing capabilities for multinational organisations through our overseas partners.
- Send your new enquiries to: professionalrisks@carrollholman.co.uk
- In addition to our Professional Indemnity capabilities the team are able to consider Cyber, D&O and Financial Institution risks



Cyber Liability

We can help your clients with the risks associated with malicious attacks (such as DDoS, malware, spyware or ransomware), fraud, social engineering, human error, data breaches, and the failure of a service provider. Policies will also aid in responding to a breach, regulatory investigations and defence costs, civil fines and penalties as well as multimedia liability and litigation damages. Most insurers provide a 24/7 helpline for cyber breaches straight to legal advisors.

Cover can also be extended to include cover for your clients business interruption, assisting in PR recovery and Cyber Crime.

Current threats from Cyber attacks

- Over 50% of small firms have been a victim of Cybercrime
- The average cost to each small business firm is estimated to be circa £3,000 for each Cyber Attack

The total number of Cybercrimes in 2014 and 2015 to effect SME firms totalled 7,000,000. This is expected to increase.



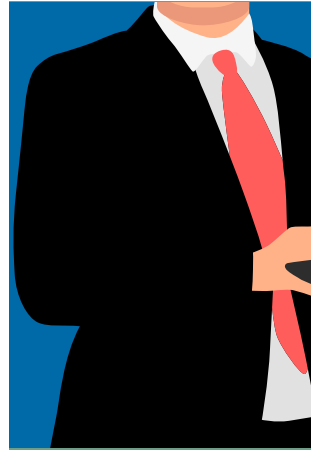
Financial Institutions

Financial Institutions face many operational risks that can have an impact on their day to day running and can also impact profit.

Our FI team can offer advice to cover these risks and also provide an insurance solution to mitigate any future losses. An effective and affordable solution will be sourced for your client's needs. We are happy to look at both simple and more complex risks and our market access will enable us to obtain a solution that will meet your client's requirements.

Types of Business that we typically deal with are below (But not limited too):

- Private Equity and Portfolio Companies
- Insurance Companies
- Exchanges and Service Providers
- Lloyd's Managing Agents
- Banks
- Corporate Financiers
- Investment Managers and Funds



Directors' and Officers' Liability

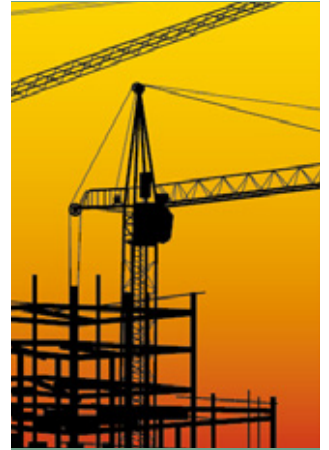
Directors' and Officers' (D&O) insurance is an important key consideration for any business. Directors and Officers often face the risk of their personal assets put at risk through their actions.

In order to minimise the risk of a Director or Officer financial exposure, we are able to put together a policy that will cover this risk and is sometimes the only thing that stands between a Director and personal financial loss. It can be costly to clear one's name even if an unfounded legal claim is brought against a Director.

Cover Available:

- Directors' and Officers' Liability
- Excess Side-A and 'difference in conditions'
- Pension Trustee Liability
- Employment Practices Liability
- Transaction Liability
- Prospectus Insurance (Stock market Listing)
- Crime

We have experience in handling large, complex liability risks as well as simpler policies for a wide range of industries.



In house Professional Indemnity Facility

In addition to our wide ranging market capabilities, we also have an in-house PI facility up to £5M (but we can gain open market excess layers to increase any limit that is needed) that is aimed at Engineers, Surveyors and D&C as well as Miscellaneous risks. There is no size limit and we have low minimum premiums. We offer a 24-hour turnaround on this product and same day if the submission is received before 10.30AM. We are also able to offer enhanced commissions when utilizing this facility.

If for any reason a risk does not fit the facility then we are able to obtain terms in the open market and at Lloyd's of London.