



Where insurance
meets technology

Broker at **LLOYD'S**

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Introduction

Optis Insurance is a market-leading expert in the provision of specialist commercial insurance solutions for the Irish market.

" We are proud to have as partners some of the largest A rated insurers operating in the London Market."

For more than 25 years Optis Insurance has proudly been supporting its broker partners. As a Lloyd's broker and specialist MGA, we blend technology with expert underwriting skills to deliver cutting edge solutions for the SME and Micro-SME market in Ireland. Supported by a dynamic London Market team based in the shadow of the iconic Lloyd's building, we develop optimum placement strategies for your client's more complex risks.

Our business philosophy is underpinned by a commitment to deliver exceptional client service and cultivate long-term sustainable relationships with both clients and insurance carriers.

We take pride in our professionalism and commit to always acting with integrity, honesty, and transparency.

About Us

Finding the right insurance for your client

With more than 300 years combined experience, Optis is uniquely placed to support our broker partners with the placement of a wide variety of risks either via our innovative digital trading platform or directly into the Lloyd's & London Company market in circumstances where a more bespoke underwriting approach is required.

We are proud to have as partners some of the largest A rated insurers operating in the Irish and London Markets.

Optis offers an array of products and trading solutions designed to give brokers a competitive advantage. Every product we offer is backed by A rated capacity.

Optis Insurance Services

MGA

London Market Placement

In-House Underwriting

Claims Management





Why Optis

At Optis, our mission is to provide superior products and services to our clients, build and maintain long-term relationships and continually innovate within the insurance sector.

We are dedicated to developing bespoke solutions for risk placements, leveraging the full capability of Lloyd's and London market insurers.

By focusing on excellence in service delivery, generating value for partners and the provision of innovative solutions, our objective is to remain at the forefront of reshaping the insurance broking landscape.

In brief

25 Years

Supporting our broker partners

€85 million+

GWP

50+

Insurers, MGAs & Syndicates

A rated markets

We only use A rated insurers to underwrite your clients' risks.

Experienced team

Our dedicated team of experienced professionals are here to assist with every aspect of the placement process.

Broad Portfolio

Our product portfolio includes an extensive range of commercial insurance products.

Underwriting expertise

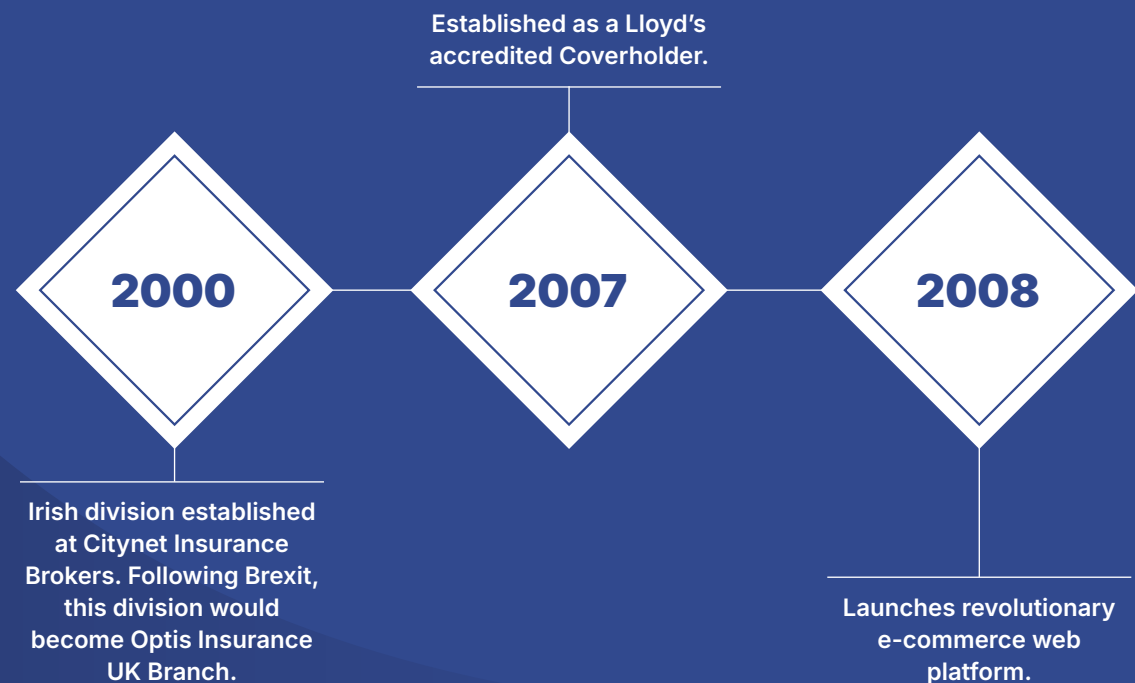
In-house underwriting facilities and binders enable rapid response to all enquiries.

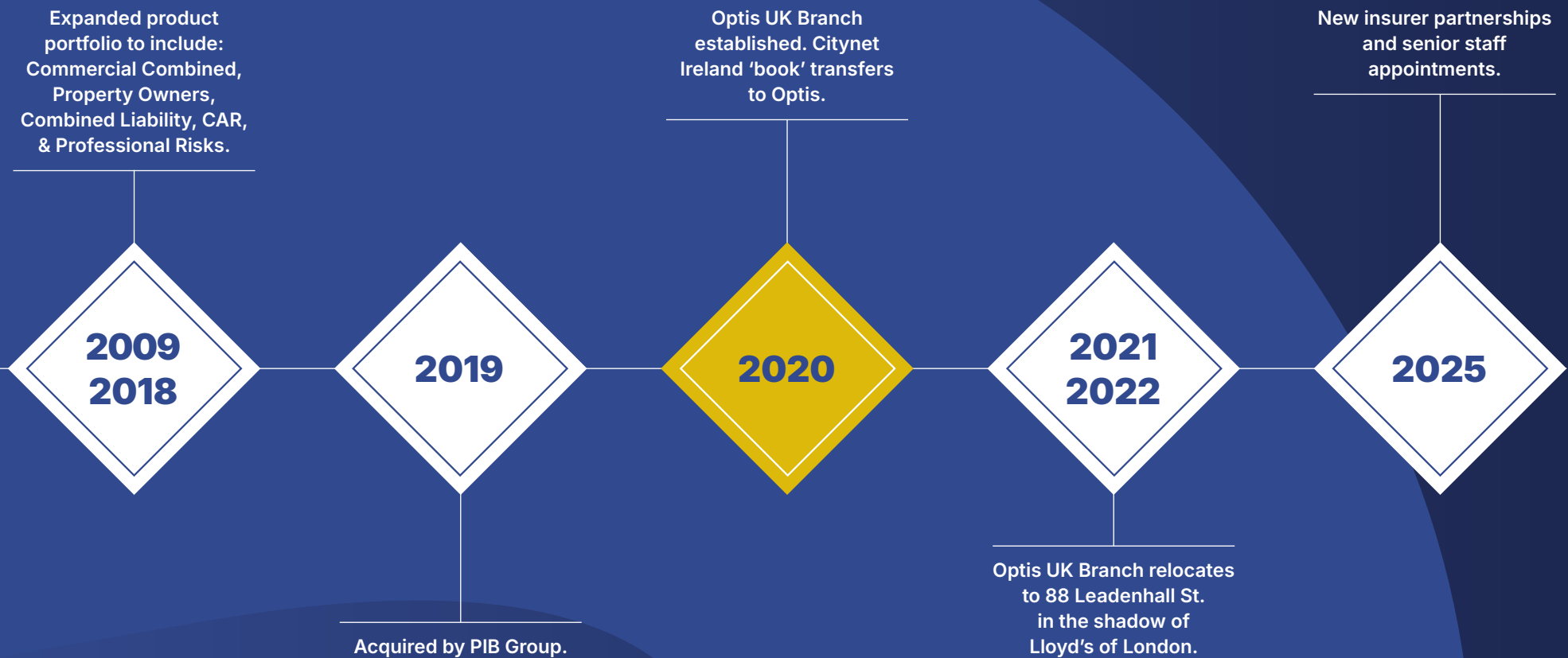
Our History

We are a dynamic company with a strong reputation as a trusted partner for our broker clients built over a quarter of a century.

With unrivalled access to an extensive panel of insurers, we provide brokers with comprehensive and competitive insurance solutions.

Our Business Timeline





Our Expertise: Optis MGA

Optis's MGA Division has vast experience in the provision of innovative and competitive Commercial Insurance products distributed digitally to a panel of authorised intermediaries in the Republic of Ireland.

MGA

Each Optis MGA product is backed by A rated capacity and distributed via our proprietary full-cycle e-commerce platform. With a broad Underwriting appetite and a comprehensive product portfolio, cover can be bound electronically and policy documents produced instantaneously.

Combined Liability

Commercial Combined

Contractors All Risks / Self Build

Property Owners / Real Estate

Bed & Breakfast

Professional Indemnity / Personal Accident





London Market Overview

As a prominent supplier of specialist insurance schemes and services, our objective is to be the Lloyd's broker of choice for our clients with whom we have forged long-standing relationships across more than two decades.

Our team of experienced Executives who transferred from our sister firm Citynet's Irish division post-Brexit, are based in 88 Leadenhall Street and have a unique knowledge of both the London/Lloyd's market and the Irish SME sector.

Property

Liability

Professional Risks / Cyber

Contractors All Risks

Construction

Manufacturing / Processing

Engineering

Life Sciences

Entertainment & Leisure

In-House Delegated Underwriting Authority

Our Underwriting division offers direct access for broker partners to A rated delegated underwriting facilities for both Primary and Excess of Loss layers.

Claims

Complementing our placement services, our dedicated in-house Claims team offer trusted advice and support during each step of the claims process. Built upon extensive knowledge and experience, our team adopts a proactive stance, working closely with broker partners to minimise disruption to your client's business following a claim event.

London Market – Bespoke Insurance Solutions

Optis Insurance's UK Branch
is a subsidiary of Optis
Insurance Ireland.

With our office based just a stone's throw from the iconic Lloyd's of London building, we have unrivalled access to Lloyd's and Company markets and can offer tailored insurance solutions for Irish and European risks.

- ◆ We only partner with
A rated insurers
- ◆ Lloyd's of London and
Company Markets specialists
- ◆ Tailored products and services
- ◆ Excess Layers
- ◆ Experienced Broking Team
with deep sectoral experience
- ◆ In-House Underwriting
Facilities and Binders

Classes of Insurance

Property

Liability

Contractors All Risks

Professional Risks & Cyber

Industry Sectors

include but are not limited to:

Construction

Waste & Recycling

Manufacturing/Processing

Life Sciences

Engineering

Leisure & Entertainment



Our London Market Placement Team

We are focused on supporting you and your team with developing placement solutions for your clients' risks. By virtue of more than 25 years market experience, Optis can provide unrivalled access to key Lloyd's of London and Company markets.

Our highly experienced team provides advice and guidance on the placement process especially for complex risks where standard cover may not suffice.



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Property

London Market

Optis's Property team specialise in diverse and difficult-to-place property risks requiring bespoke solutions on both a standalone or Commercial Combined basis.

With access to in-house binders and key London property markets, we can help protect your clients against losses to their Property, Increased Cost of Working and Business Interruption claims.

Cover

- ◆ Business Interruption (Optional)
- ◆ Contents Insurance
- ◆ Fixtures and Fittings
- ◆ Flood
- ◆ Fire
- ◆ Escape of water
- ◆ Storm
- ◆ Subsidence
- ◆ Commercial property owners' liability
- ◆ Legal expenses
- ◆ Property Damage and Vandalism
- ◆ Stock Damage
- ◆ Burglary or Theft
- ◆ Loss-of-Rent
- ◆ Combined Insurance

Property Type

- ◆ Commercial
- ◆ Residential
- ◆ Real Estate
- ◆ Standard / Non-Standard
- ◆ High Hazard

Trades

include but not limited to:

- ◆ Manufacturing
- ◆ Processing
- ◆ Engineering & Fabrication
- ◆ Waste & Recycling
- ◆ Retail
- ◆ Hospitality & Leisure
- ◆ IPAS Accommodation

Features & Benefits

- ◆ A rated markets
- ◆ Bespoke cover
- ◆ Large Line Sizes
- ◆ Excess layers
- ◆ Lead and /or follow lines
- ◆ Competitive premiums
- ◆ Deep industry knowledge
- ◆ Quick turnaround times
- ◆ Dedicated Account Executives
- ◆ In-house Claims support





Liability

London Market

As an established Lloyd's Broker with long-standing insurer relationships and exclusive liability market access, our team is uniquely placed to provide advice on optimum placement strategies, enabling you to recommend a comprehensive solution for all of your clients' liability insurance requirements.

Cover

- ◆ Employer's Liability
- ◆ Public Liability
- ◆ Products Liability
- ◆ Environmental Impairment Liability

Trades

- ◆ Construction (including high-Hazard activities)
- ◆ Manufacturing/Processing
- ◆ Engineering & Fabrication
- ◆ Utilities/Civil
- ◆ Engineers/ Plant Hire
- ◆ Airside
- ◆ Rail Works
- ◆ Bridge Works
- ◆ Waste & Recycling
- ◆ Hospitality & Leisure
- ◆ Retail
- ◆ Transport and Logistics
- ◆ Asbestos Removal
- ◆ Quarries
- ◆ Life Science
- ◆ Energy
- ◆ Wholesale & Distribution
- ◆ Food and Agri

Features & Benefits

- ◆ A rated markets
- ◆ Bespoke Policy
- ◆ Extensive range of trades
- ◆ Underwriting expertise
- ◆ Competitive terms
- ◆ Excess of Loss
- ◆ Long Term Agreements (LTA's)
- ◆ Flexible M&D's
- ◆ Negotiable excesses

Professional Risks & Cyber

London Market

Professional Risks

Professional Indemnity insurance also known as Professional Liability insurance safeguards professionals and businesses from financial losses arising as a result of an error, omission, or negligent advice.

Cover

- ◆ Professional negligence and civil liability
- ◆ Defamation and libel
- ◆ Dishonesty of employees
- ◆ Loss of documents
- ◆ Unintentional breach of copyright and/ or confidentiality
- ◆ Loss of goods or money (your own or for which you are responsible)

Professions

- ◆ Consultants/Architects
- ◆ Engineers
- ◆ Surveyors
- ◆ Construction Professionals
- ◆ General Contractors
- ◆ IT professionals
- ◆ Designers
- ◆ Piling
- ◆ Cladding Contractors & Engineers
- ... and many more

Features & Benefits

- ◆ A rated markets
- ◆ Bespoke wording tailored to suit your clients needs
- ◆ Vast range of additional covers available
- ◆ Multi year policy
- ◆ Access to both Lloyd's Syndicates and London Company Markets

Cyber

Cyber Risk Insurance (also known as Cyber Liability Insurance) is one of the fastest-growing areas of protection as businesses become increasingly dependent on technology.

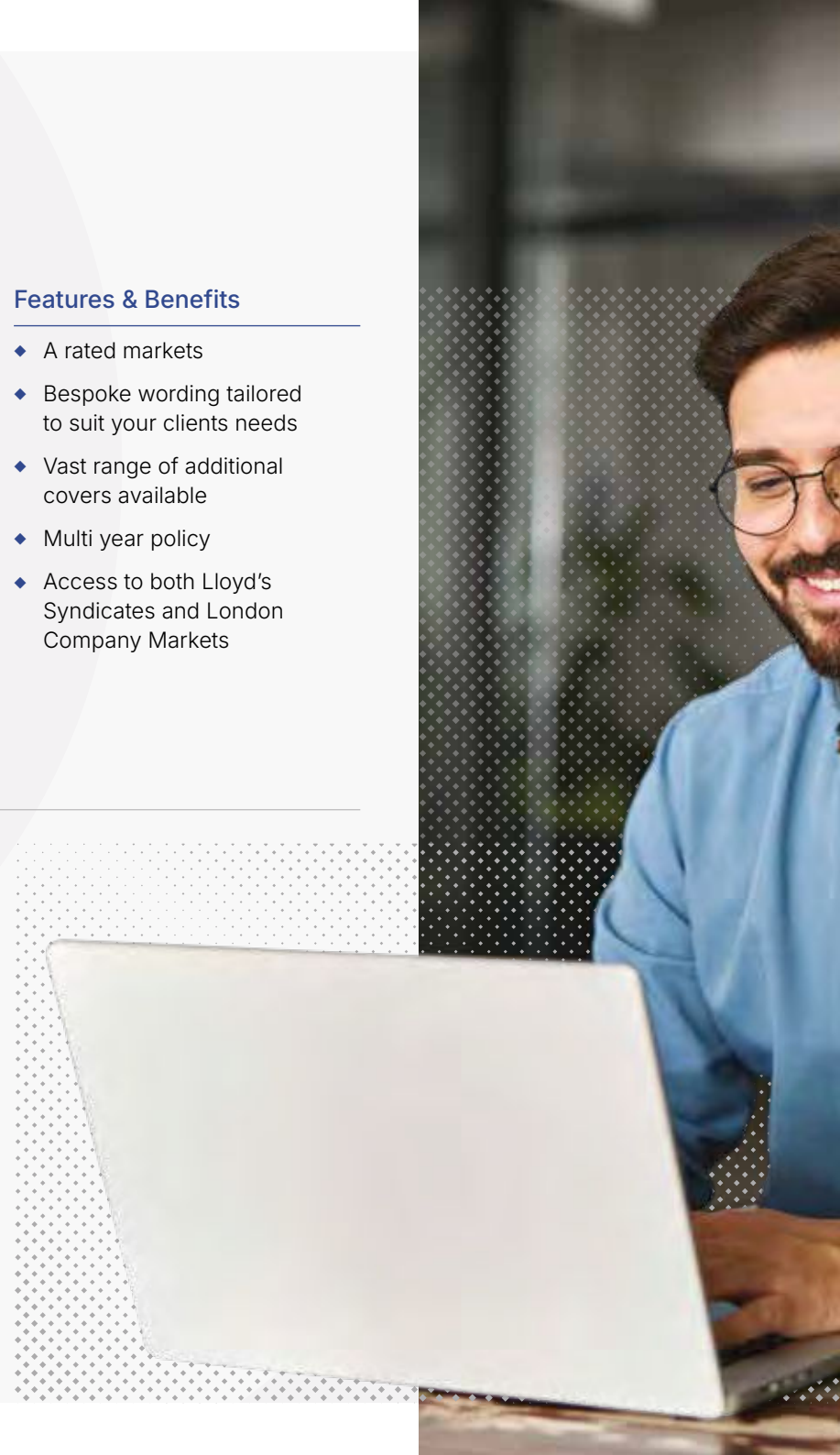
Today, the threat of losing funds or data - or experiencing system outages caused by accidental errors or malicious attacks - has never been higher.

Our policies help safeguard businesses against risks such as:

- ◆ Cyber Crime
- ◆ Business Interruption
- ◆ Privacy & Network Liability
- ◆ System Damage
- ◆ Fines & Penalties

In addition, most policies include access to a dedicated team of advisors to support with Risk Management and response in the event of a breach.

No business is immune to cybercrime. Please speak with us to ensure your clients have the right protection in place.



Construction

London Market

We are specialists in the high-risk construction industry, where our deep sectoral and London Market knowledge enable us to provide tailored solutions in circumstances where a suitable option may not be available in the domestic insurance market.

From builders and developers to tradesmen, learn more about Optis's Construction insurance solutions and how our team can assist with placement, underwriting, risk engineering, and claim management.

Cover

- ◆ Public Liability
- ◆ Employers' Liability
- ◆ Contractors All Risks (CAR)

Our **CAR** offering features bespoke policy wording specifically designed with the construction market in mind, providing comprehensive coverage tailored to industry needs.

We have the capacity to underwrite contractors with turnover of up to €100 million, ensuring flexibility for both mid-sized and large-scale operations.

Coverage includes a maximum contract duration of up to 36 months, with the option to extend maintenance periods for up to 24 months, delivering long-term protection and peace of mind

Trades

- ◆ Basement Contractors
- ◆ Bricklayers/Ground workers
- ◆ General builders including enabling works
- ◆ Carpentry & Joiners
- ◆ Roofing/Scaffolding
- ◆ Steel erection
- ◆ Construction plant maintenance & repair
- ◆ Electricians
- ◆ Civil engineering
- ◆ Office and shop fitting
- ◆ Demolition contractors
- ◆ Painting & decorating
- ◆ Plumbing, HVAC, Ductwork
- ◆ Plastering/Dry lining/Ceiling contractors
- ◆ Pouring, Repair & Drilling
- ◆ Formwork, Shuttering
- ◆ Cladding Contractors
- ◆ Rigging
- ◆ Underpinning
- ... and many more

Features & Benefits

- ◆ A rated markets
- ◆ Expertise spanning all construction related activity - from Contractor Controlled Insurance Programs (CCIP) including Contractors All Risk Insurance, through to OCIP, PFI and PPP projects
- ◆ Policies available on an annual or standalone basis
- ◆ Highly competitive terms
- ◆ One-stop solution for CAR/ Plant /JCT 6.5.1
- ◆ Extensive policy wordings
- ◆ Negotiable height and depth limits
- ◆ Variable Excesses
- ◆ Risk Management support
- ◆ ICF Construction
- ◆ Own Plant and Hired in Plant up to €15m

Manufacturing / Processing

London Market

Manufacturing

Manufacturing encompasses a diverse range of businesses across multiple industries.

A shared characteristic however is the unusually wide range of perils they are exposed to including risks to buildings, equipment & machinery, risks to employees, customers and on-site visitors, and product and supply chain-related risks.

Our experienced team is here to provide you with professional advice and guidance with a view to devising the right solution for your client.

Cover

- ◆ Property Damage
- ◆ Business Interruption
- ◆ Goods in Transit
- ◆ Public Liability
- ◆ Employers' Liability
- ◆ Products Liability

Trades

- ◆ Plastics manufacturers
- ◆ Heavy Engineering and Manufacturing
- ◆ Clothing and textiles
- ◆ White goods
- ◆ Office equipment
- ◆ Automotive parts
- ◆ Machinery
- ◆ Precision engineers
- ◆ Metal fabrication
- ◆ Woodwork
- ◆ Concrete
- ... and many more

Processing

Cover

- ◆ Public Liability
- ◆ Product Liability
- ◆ Employers Liability

Trades

- ◆ Food manufacturing
- ◆ Wholesale import/export
- ◆ Producers and preservers of meat, poultry, fish, fruit & vegetables
- ◆ Operations of dairies, ice cream, and cheese making
- ◆ Manufacture of bread, pastry, cakes, biscuits, and rusks
- ◆ Manufacture of cocoa, chocolate, and sugar confectionery
- ◆ Beverages
- ... and many more

Features & Benefits

- ◆ A rated markets
- ◆ Flexible and bespoke cover
- ◆ Wide Territorial Limits
- ◆ Competitive terms
- ◆ Dedicated Claims Expertise
- ◆ Deep sectoral knowledge
- ◆ Long term agreements (LTAs)
- ◆ Negotiable excesses
- ◆ Risk Management support



Waste & Recycling / Entertainment & Leisure

London Market

Waste & Recycling

Within the waste and recycling industry, there is a wide array of risks, each of whom requires careful individual consideration to ensure the appropriate level of cover is in place to protect your client's interests.

Cover

- ◆ Public Liability
- ◆ Employers Liability
- ◆ Environmental Impairment Liability
- ◆ Property

Trades

- ◆ Waste Management Companies
- ◆ Skip operators

Features & Benefits

- ◆ A rated markets
- ◆ Competitive terms
- ◆ Bespoke wording
- ◆ Ability to place high-hazard risks
- ◆ Risk Management support

Entertainment & Leisure

Our team are experts in the delivery of competitive and customized insurance solutions for the Entertainment and Leisure sectors backed by A rated capacity.

Cover

- ◆ Public Liability
- ◆ Employers Liability
- ◆ Property
- ◆ Contingency – Cancellation, and Abandonment inc. Non-Appearance (if required)

Trades

- ◆ Hotels/guest houses / B&B's / restaurants / public houses
- ◆ Amusement arcades
- ◆ Bingo clubs
- ◆ Sports, Leisure centres
- ◆ Event Organisers / Suppliers
- ◆ Music events/festivals
- ◆ Tour Operators
- ◆ Set builders

- ◆ Venue insurance/ Exhibitor and stallholders
- ◆ Musicians, entertainers, bands
- ◆ Post-production company
- ◆ Health and fitness clubs/gyms
- ◆ Film production insurance /cinema/theatres
- ◆ Photographers and videographers
- ... and many more

Features & Benefits

- ◆ A rated markets
- ◆ Highly competitive premiums
- ◆ Bespoke wording
- ◆ In-house underwriting facility facilitating efficient turnaround on all quotes
- ◆ Ability to place high-hazard risks
- ◆ Wide range of covers available

Optis MGA: Meet the Team

Our business revolves around people, and we are ardent believers in delivering exceptional client service and cultivating long-term sustainable relationships with both clients and insurance carriers.

Our proprietary full-cycle e-commerce platform revolutionised the delivery of wholesale commercial insurance products for the SME and micro-SME segments in Ireland, and we promise a 24h response to every enquiry or referral submitted via our portal.

With an Underwriting appetite spanning an extensive range of risks and a comprehensive suite of products, cover can be bound electronically and policy documents produced instantaneously via our proprietary e-commerce platform.

- ◆ A rated markets
- ◆ E-commerce platform
- ◆ Vast array of industries/trades covered
- ◆ Experienced and professional team
- ◆ Quick turnaround



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Combined Liability

MGA

With over 500 occupations catered for, our ELPL Combined Liability policy is designed for self-employed tradespersons, professionals, service providers, and small businesses with a turnover of up to €3m. We provide instant online quotations for risks with up to 10 manual employees and the option of applying multiple trades per policy for all-round cover.

Cover

- ◆ €13m Employers Liability
- ◆ €2.6m/€6.5m Public Liability
- ◆ €2.6m/€6.5m Products Liability
- ◆ Legal Expenses

Extensions of Cover

- ◆ Indemnity to Principal
- ◆ Local Authorities, Public Bodies, and Health Boards noted as joint insured.
- ◆ Option to increase height limit from 15 to 25 meters on referral
- ◆ Manual Working Director Cover
- ◆ Cover for Labour only sub-contractors
- ◆ Cover for Bona fida sub-contractors (subject to certain conditions)
- ◆ Participation in exhibitions in connection with the business

Features & Benefits

- ◆ A Rated capacity
- ◆ Cover for risks up to €3m Turnover
- ◆ Over 500 Trades available
- ◆ Multiple Trades selection – up to 4 Trades per policy for all-round cover
- ◆ Low minimum premiums
- ◆ Option of €2.6m or €6.5m Public Liability
- ◆ Employers Liability Excess: €750
- ◆ Public Liability Excess: €750
- ◆ Instant quotations available online

Commercial Combined

MGA

Our Commercial Combined product is divided into 4 sub-products, Manufacturing/Wholesale & Distribution, Public House/Restaurant, Retail & Office. This policy offers flexible protection for property, loss of earnings, and legal liabilities tailored to suit your client's business.

Cover

- ◆ €13m Employers Liability
- ◆ €6.5m Public Liability
- ◆ €6.5m Products Liability
- ◆ Material Damage cover against loss or damage caused by fire, specified perils, and accidental damage

Extensions of Cover

- ◆ Business Interruption
- ◆ Glass, Frozen goods, and Computer cover
- ◆ Loss of Money & Assault
- ◆ Goods in Transit
- ◆ Automatic 30% Seasonal increase
- ◆ Cover for Manual Work Away from the premises
- ◆ Loss of License - Leisure

Features & Benefits

- ◆ A Rated capacity
- ◆ Cover for risks up to €2m Total Sum Insured
- ◆ Low minimum premiums
- ◆ Property Excess: €350
- ◆ Liability Excess: €750
- ◆ Real-time Flood Map Review via Lexis Nexis API
- ◆ Simplified Policy Wording - Limited Warranty/Endorsement library

Manufacturing/Wholesale & Distribution

We quote for over 50 Manufacturing trades, and 80 Wholesale & Distribution trades, covering all types of materials and products across multiple industries. Non-standard referrals are also welcome.

This policy offers flexible protection for property, loss of earnings, and legal liabilities tailored to suit your client's business.

Office

Our Office combined Insurance is designed for businesses requiring both Liability and Material Damage cover in the workplace.

We provide cover for over 80 different trades, with competitive minimum premiums.

Public House & Restaurant

Our Public House and Restaurant Insurance is a specialist combined package policy designed for small to medium-sized enterprises in the hospitality industry.

We largely quote traditional-style pubs in rural areas & small towns, and busy dine-in cafés and restaurants.

Shop Insurance

Our Shop/Retail Insurance is a combined package policy designed for SME retail businesses requiring both Liability and Material Damage cover.

We quote for over 90 different trades and can offer treatment extension cover for Hairdressing risks.



Contractors All Risks / Self Build

MGA

Contractors All Risks

Our Contractors All Risks policy is designed to protect contractors against loss or damage to contract works, materials, plant, tools, and equipment. The policy contains several automatic extensions which enhance the benefits and features of the product.

Our Self-Build product offers All Risks and Liability cover for clients looking to build their own unique, custom-designed home, up to the value of €750,000 Total Sum Insured.

Cover

- ◆ All risks cover for the building works and materials for use in the works whilst on site.
- ◆ Cover for Own and Hired-in plant, tools, and equipment including site huts and caravans the property of the insured and used in connection with the contract.

Extensions of Cover

- ◆ Cover for materials
- ◆ Demolition and removal of debris costs
- ◆ Fire brigade charges
- ◆ Cover for loss or damage to showhouses and contents if included in sums insured
- ◆ Professional fees such as architects, surveyors, and engineers' fees

Features & Benefits

- ◆ A rated capacity
- ◆ Cover for up to €3m Turnover/ Value of any one Contract €2m
- ◆ 24 Trades to choose from
- ◆ Low minimum premiums
- ◆ Excess: €650

Self Build

Cover

- ◆ €13m Employers Liability
- ◆ €2.6m Public Liability
- ◆ All Risks cover for Building Works and Materials.

Extensions of Cover

- ◆ Own and Hired in Plant, Tools, and Equipment
- ◆ Fire Brigade charges
- ◆ Demolition and Removal of Debris Costs
- ◆ Use of Side-Huts and Off-Site Storage in relation to the contract
- ◆ Professional Fees
- ◆ Transit Cover
- ◆ Loss or damage arising from Fire, lightning, explosion, etc.

Features & Benefits

- ◆ A rated capacity
- ◆ Cover for builds up to €1m Total Sum Insured
- ◆ Cover options for New Builds, Extensions, and Renovations
- ◆ Low minimum premiums
- ◆ Property Excess: €1,250
- ◆ Public Liability Excess: €750
- ◆ Employers Liability Excess - NIL

Property Owners / Real Estate

MGA

Property Owners

Our Property Owners Insurance Policy is designed to protect rental property against a number of insured events. It also covers legal liability as a landlord and loss of rent if the property can't be rented following an insured event.

We can offer you flexible protection for your property, rental income, and legal liabilities.

Cover

- ◆ €6.5m Property Owners Liability
- ◆ Damage to the property insured
- ◆ Loss of Rent

Extensions of Cover

- ◆ €13m Employers Liability
- ◆ Extended Buildings cover to include protected or listed architectural features
- ◆ Loss of Metered Water Charges
- ◆ Fire Brigade charges
- ◆ Glass Replacement
- ◆ Trace and Access

Features & Benefits

- ◆ A rated capacity
- ◆ Residential Tenancy Types
- ◆ Low minimum premiums
- ◆ Commercial Tenancy Types
- ◆ Subrogation Waiver & Non-invalidation clause included
- ◆ Multiple properties and single lets on one policy
- ◆ Excess Varies: €500 – €2,500

Real Estate

The Optis Real Estate Insurance Policy is a specialist property owner's policy designed for residential or commercial properties that are let to individuals or companies.

Cover

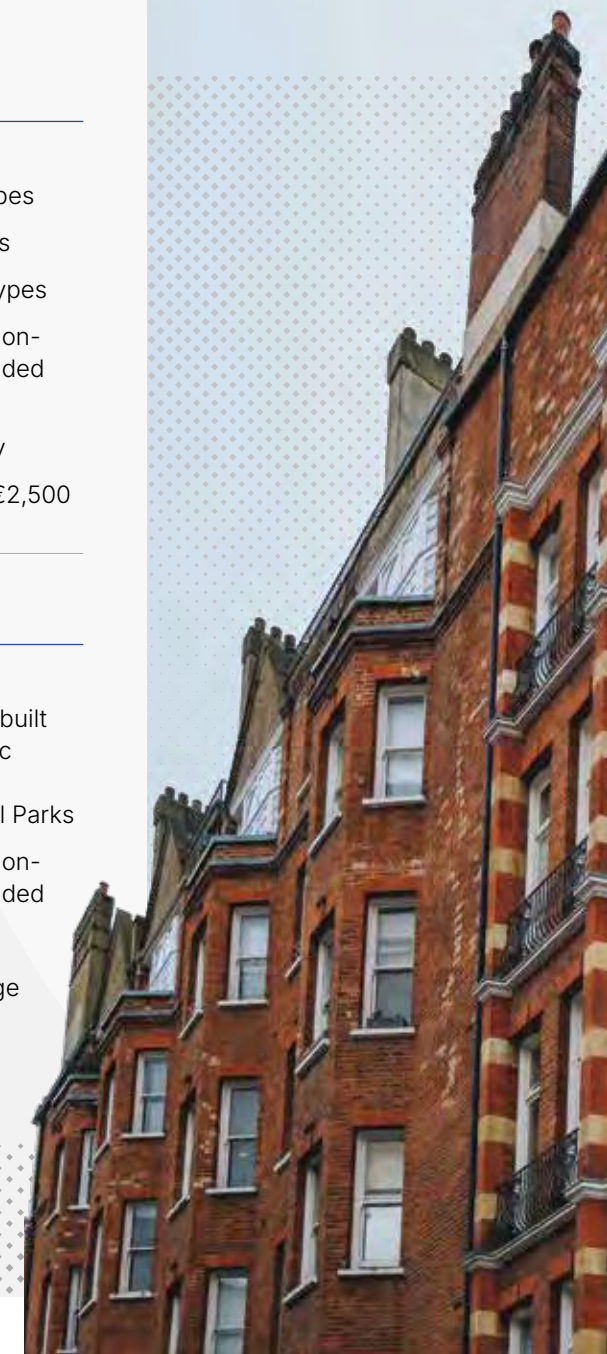
- ◆ €2.6m or 6.5m Property Owners Liability
- ◆ Material Damage
- ◆ Loss of Income
- ◆ Day one lift 30%

Extensions of Cover

- ◆ €13m Employers Liability
- ◆ Rent Review Cover
- ◆ Murder, suicide, or disease
- ◆ Denial of access
- ◆ Professional Accountants Fees.
- ◆ Trace and Access

Features & Benefits

- ◆ A Rated capacity
- ◆ Large & Small purpose-built apartment blocks, Public houses, Restaurants & Takeaways, Large Retail Parks
- ◆ Subrogation Waiver & Non-invalidation clause included
- ◆ Liability Excess: €1,000
- ◆ General Material Damage Excess: €500



B&B / Guesthouse

MGA

The scheme is designed to afford cover for business owners offering up to 12 rooms for guest accommodation and extends to offer cover for the residential element, where the proposer resides at the premises.

Cover

- ◆ €6.5m Public Liability
- ◆ Material Damage cover against Fire, Subterranean Fire, Explosion, Lightning, Thunderbolt, Earthquake, and other Specified Perils
- ◆ Loss of Income
- ◆ Legal Expenses

Extensions of Cover

- ◆ €13m Employers Liability
- ◆ Replacement of locks
- ◆ Deterioration of stock
- ◆ Landscaped gardens
- ◆ Damage to underground services
- ◆ Accidental breakage of glass
- ◆ Cost of replacing title deeds
- ◆ All Risk cover for Guest's Property – up to €1,500
- ◆ All Risk Cover for Specified and Unspecified Items – up to €500 per item

Features & Benefits

- ◆ A rated capacity
- ◆ Cover for risks up to €2m Total Sum Insured
- ◆ Low minimum premiums
- ◆ Cover for risks with up to 12 guestrooms
- ◆ Property Liability Excess: €250
- ◆ Public Liability Excess: €500, or €250 in relation to the Guest's Property
- ◆ Employers Liability Excess: NIL
- ◆ Excess: €1,500 Each & Every claim in respect of Subsidence, €500 for each and every claim in respect of water damage, €250 for all other claims

Professional Indemnity / Personal Accident

MGA

Our Professional Indemnity policy is designed to offer essential protection for SME professionals. The cover caters for a wide range of consultancy type businesses with a fee income up to €500,000.

We provide cover for over 200 different occupations, with competitive minimum premiums.

Personal accident insurance is designed to insure you against bodily injury during the period of insurance.

We provide cover for over 100 different trades, with competitive minimum premiums depending on the level of cover selected.

This policy provides worldwide, 24-hour cover, with a 52-week benefit period.

Professional Indemnity

Cover

- ◆ €130,000 to €2.6m cover available
- ◆ Defamation
- ◆ Breach of Professional Duty
- ◆ Dishonesty of employees
- ◆ Libel and slander
- ◆ Unintentional breach of confidentiality
- ◆ Unintentional infringement of intellectual property rights

Extensions of Cover

- ◆ Loss of or damage to documents
- ◆ Data Protection cover

Features & Benefits

- ◆ A Rated capacity
- ◆ Low minimum premiums
- ◆ Worldwide cover excluding USA/Canada
- ◆ Policy Excess: €500

Personal Accident

Cover

- ◆ Compensation in respect of bodily injury
- ◆ Death, or Permanent loss of: sight, hearing, speech, etc.

Extensions of Cover

- ◆ Loss of Earnings
- ◆ Medical Expenses

Features & Benefits

- ◆ A rated capacity
- ◆ Wide range of Trades available
- ◆ Worldwide cover – excluding specific locations
- ◆ Low minimum premiums
- ◆ Benefit Period: 52 weeks
- ◆ Choose between €50,000 or €100,000 Capital Benefit



Underwriting

Through our Underwriting Division, broker partners gain direct access to A rated delegated underwriting facilities, covering both Primary and Excess of Loss layers.

Our experienced team of underwriters are capable of tailoring solutions for standard, non-standard, hard-to-place, and unusual risks. With our in-house quote, bind, and document production capabilities, we guarantee a 24 hour response to all submissions received.

Delegated Underwriting Overview

Commercial Combined

Our range of products include but are not limited to:

- ◆ Property
- ◆ Business Interruption
- ◆ All Risks
- ◆ Money
- ◆ Goods in Transit
- ◆ Employers Liability
- ◆ Public Liability
- ◆ Contractors All Risks

Liability Only

Our range of products include but are not limited to:

- ◆ Employers Liability
- ◆ Public Liability

Appetite

Our facilities are designed to cater for a wide range of trades such as:

- ◆ Tradesmen
- ◆ Construction
- ◆ Manufacturing
- ◆ Leisure
- ◆ Retail & Wholesale
- ◆ Engineering and Fabrication
- ◆ Warehousing and Logistics
- ◆ Health
- ◆ Technology



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Alice Saunders
Underwriter

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Claims

At Optis Insurance, we recognise the potential devastation that a loss or accident can cause to your client's business.

We believe that a claim marks the critical juncture where the theoretical protection offered by the policy of insurance transforms into tangible actions that safeguard and protects individuals and businesses when they need it most.

How to make a claim

For All AXA Insurance dac policies, please use the following claims contact information:

E: propertyandcasualtyclaims@axa.ie

T: 01-8583233 or 0818-7-365-24

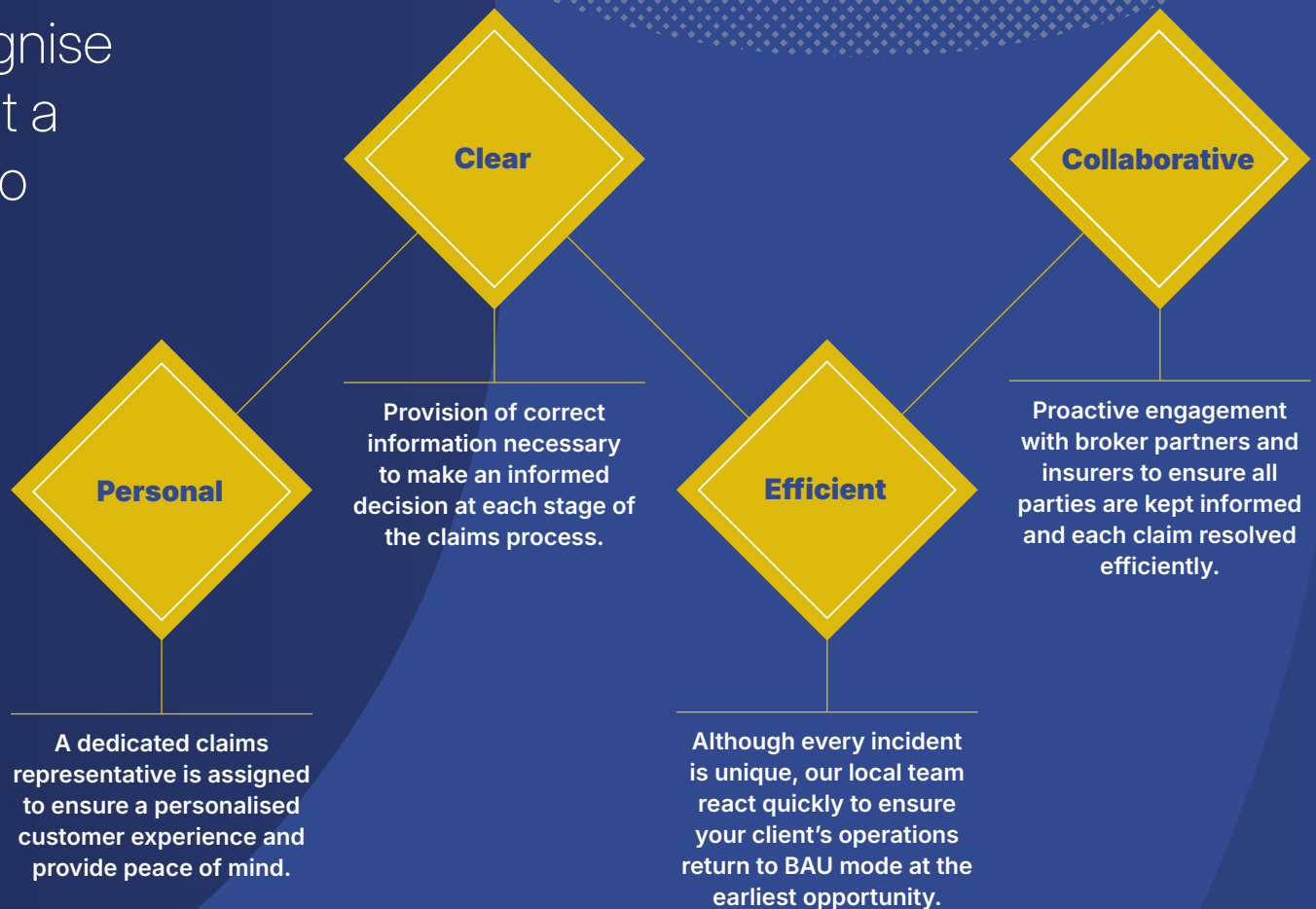
For all other insurer policies, please use Optis Insurance claims contact information:



Mark Gibney
Claims Manager

E: claims@optis.ie

T: +353 (0) 46 948 1667



Contact Us

Our team would love to hear from you. Whether you require advice on a particular risk, support with a placement or an update on a claim, the team are on standby to assist.

Optis Insurance Ireland Office

Unit 1, Knightsbrook Square
Trim, Co Meath
CN15 AN81

E: info@optis.ie
T: +353 (0) 46 948 1667

Opening Hours:
Monday - Friday 09:00 to 17:30

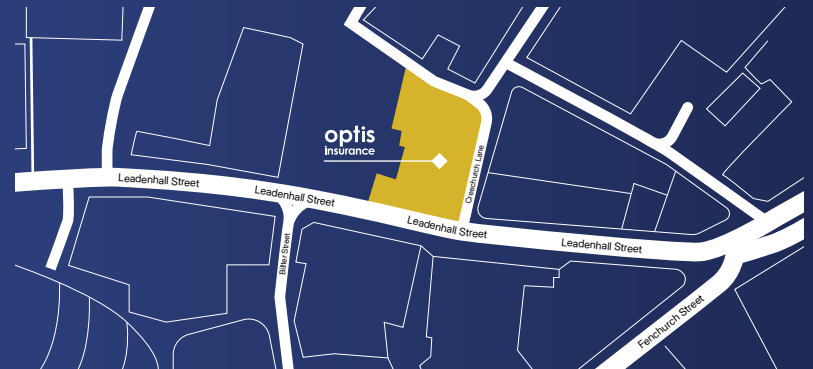


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Monday - Friday 09:00 to 17:00





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[optis.ie](https://www.optis.ie)

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