



Arthur J. Gallagher
BUSINESS WITHOUT BARRIERS™

SPECIALTY





Arthur J. Gallagher

Founded by Arthur Gallagher in Chicago in 1927, Arthur J. Gallagher & Co has grown to become one of the largest insurance brokerage and risk management companies in the world. With significant reach internationally, the group employs over 20,000 people and its global network provides services in more than 140 countries.

Outside the US, we use the brand name Arthur J. Gallagher.

Wherever and whenever there is risk we're there for our clients – from individuals to small businesses to international conglomerates. Our people, our technical expertise and our global reach delivers first class coverage, risk management and placement expertise. We work seamlessly across countries and international territories. Where we do encounter difficulties and complexities we meet them head on. We remove barriers never letting them get in our way.

We just do not give up; whether it's sourcing cover for the thatched cottage in England; cyber risks across European borders; complex coverage for the international supermarket chain; marine cargo in Australia; political risk coverage in developing economies; energy cover in extreme environments; or helping our banking partners with their comprehensive homeowner offer. We work tirelessly to provide solutions that drive value and competitive advantage for the benefit of all our clients and we nurture our people to do what they do best – promoting and protecting our clients' interests.

Family values have been core to our culture since our company was founded and this drives the way in which we, Arthur J. Gallagher, look after our clients.

Since 1927 we have built our business for today.

For tomorrow, we continue to invest in our business.

A business without barriers.

MESSAGE FROM THE MANAGING DIRECTOR

Thank you for taking the time to read this brochure and I hope it gives you a strong flavour of our company. Our simply stated vision is to have a market-leading position in all our areas of chosen specialty. This vision is driven not by machismo but by the fact that leadership evidences the tremendous depth in expertise we have across all our offerings, and reinforces the fact that we continuously make a difference to you our clients in our aim to deliver competitive advantage.

Arthur J. Gallagher is arguably the most dynamic broking house of the recent past, and our story is all about growth. But perhaps more revealingly, it is all about investment in growth, and inevitably concentrates on getting the very best people.

Your engagement with Arthur J. Gallagher will be characterised not only by this depth of expertise but also by the values that are core to our day-to-day behaviour. We do understand that people make the difference, not just in our business but more importantly, yours. We shall be completely clear in articulating roles, responsibilities, delivery timelines and objectives. We will help identify and deliver solutions, we will sit on the same side of the table as you, and we shall always be candid. We want you to consider us as an integral part of your team – that will require something of an investment of faith by you, and we promise that we shall do all we possibly can to ensure that investment pays handsome dividends.

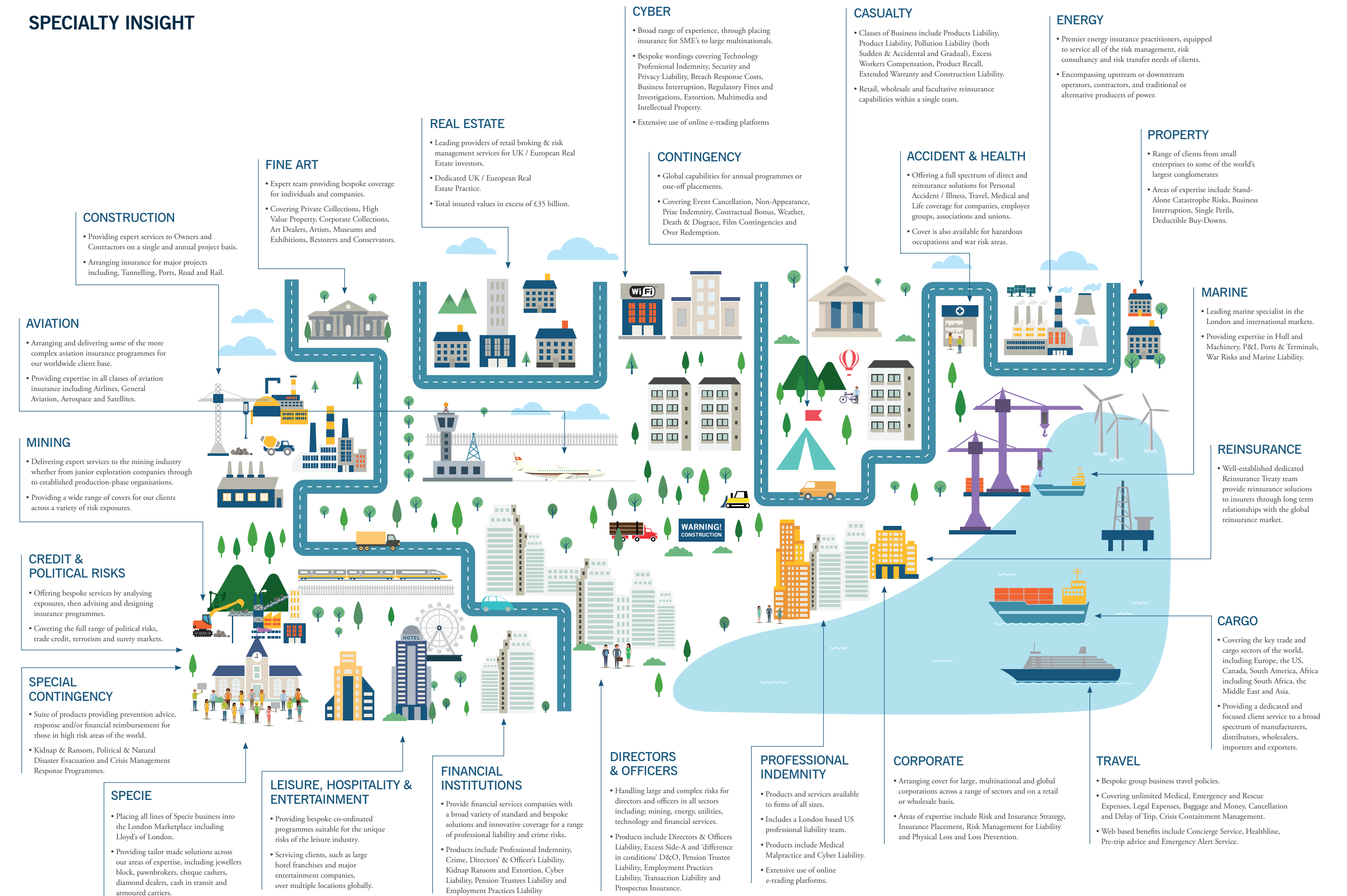
We look forward to the opportunity of working closely with you.

Best wishes



Andrew Agnew
Managing Director
Specialty

SPECIALTY INSIGHT



AVIATION

- Arranging and delivering some of the more complex aviation insurance programmes for our worldwide client base.
- Providing expertise in all classes of aviation insurance including Airlines, General Aviation, Aerospace and Satellites.

MINING

- Delivering expert services to the mining industry whether from junior exploration companies through to established production-phase organisations.
- Providing a wide range of covers for our clients across a variety of risk exposures.

CREDIT & POLITICAL RISKS

- Offering bespoke services by analysing exposures, then advising and designing insurance programmes.
- Covering the full range of political risks, trade credit, terrorism and surety markets.

SPECIAL CONTINGENCY

- Suite of products providing prevention advice, response and/or financial reimbursement for those in high risk areas of the world.
- Kidnap & Ransom, Political & Natural Disaster Evacuation and Crisis Management Response Programmes.

SPECIE

- Placing all lines of Specie business into the London Marketplace including Lloyd's of London.
- Providing tailor made solutions across our areas of expertise, including jewellers block, pawnbrokers, cheque cashers, diamond dealers, cash in transit and armoured carriers.

LEISURE, HOSPITALITY & ENTERTAINMENT

- Providing bespoke co-ordinated programmes suitable for the unique risks of the leisure industry.
- Servicing clients, such as large hotel franchises and major entertainment companies, over multiple locations globally.

FINANCIAL INSTITUTIONS

- Provide financial services companies with a broad variety of standard and bespoke solutions and innovative coverage for a range of professional liability and crime risks.
- Products include Professional Indemnity, Crime, Directors' & Officer's Liability, Kidnap Ransom and Extortion, Cyber Liability, Pension Trustees Liability and Employment Practices Liability

DIRECTORS & OFFICERS

- Handling large and complex risks for directors and officers in all sectors including: mining, energy, utilities, technology and financial services.
- Products include Directors & Officers Liability, Excess Side-A and 'difference in conditions' D&O, Pension Trustee Liability, Employment Practices Liability, Transaction Liability and Prospectus Insurance.

PROFESSIONAL INDEMNITY

- Products and services available to firms of all sizes.
- Includes a London based US professional liability team.
- Products include Medical Malpractice and Cyber Liability.
- Extensive use of online e-trading platforms.

CORPORATE

- Arranging cover for large, multinational and global corporations across a range of sectors and on a retail or wholesale basis.
- Areas of expertise include Risk and Insurance Strategy, Insurance Placement, Risk Management for Liability and Physical Loss and Loss Prevention.

TRAVEL

- Bespoke group business travel policies.
- Covering unlimited Medical, Emergency and Rescue Expenses, Legal Expenses, Baggage and Money, Cancellation and Delay of Trip, Crisis Containment Management.
- Web based benefits include Concierge Service, Healthline, Pre-trip advice and Emergency Alert Service.

CONSTRUCTION

- Providing expert services to Owners and Contractors on a single and annual project basis.
- Arranging insurance for major projects including, Tunnelling, Ports, Road and Rail.

FINE ART

- Expert team providing bespoke coverage for individuals and companies.
- Covering Private Collections, High Value Property, Corporate Collections, Art Dealers, Artists, Museums and Exhibitions, Restorers and Conservators.

REAL ESTATE

- Leading providers of retail broking & risk management services for UK / European Real Estate investors.
- Dedicated UK / European Real Estate Practice.
- Total insured values in excess of £35 billion.

CYBER

- Broad range of experience, through placing insurance for SME's to large multinationals.
- Bespoke wordings covering Technology Professional Indemnity, Security and Privacy Liability, Breach Response Costs, Business Interruption, Regulatory Fines and Investigations, Extortion, Multimedia and Intellectual Property.
- Extensive use of online e-trading platforms

CONTINGENCY

- Global capabilities for annual programmes or one-off placements.
- Covering Event Cancellation, Non-Appearance, Prize Indemnity, Contractual Bonus, Weather, Death & Disgrace, Film Contingencies and Over Redemption.

CASUALTY

- Classes of Business include Products Liability, Product Liability, Pollution Liability (both Sudden & Accidental and Gradual), Excess Workers Compensation, Product Recall, Extended Warranty and Construction Liability.
- Retail, wholesale and facultative reinsurance capabilities within a single team.

ACCIDENT & HEALTH

- Offering a full spectrum of direct and reinsurance solutions for Personal Accident / Illness, Travel, Medical and Life coverage for companies, employer groups, associations and unions.
- Cover is also available for hazardous occupations and war risk areas.

ENERGY

- Premier energy insurance practitioners, equipped to service all of the risk management, risk consultancy and risk transfer needs of clients.
- Encompassing upstream or downstream operators, contractors, and traditional or alternative producers of power.

PROPERTY

- Range of clients from small enterprises to some of the world's largest conglomerates
- Areas of expertise include Stand-Alone Catastrophe Risks, Business Interruption, Single Perils, Deductible Buy-Downs.

MARINE

- Leading marine specialist in the London and international markets.
- Providing expertise in Hull and Machinery, P&I, Ports & Terminals, War Risks and Marine Liability.

REINSURANCE

- Well-established dedicated Reinsurance Treaty team provide reinsurance solutions to insurers through long term relationships with the global reinsurance market.

CARGO

- Covering the key trade and cargo sectors of the world, including Europe, the US, Canada, South America, Africa including South Africa, the Middle East and Asia.
- Providing a dedicated and focused client service to a broad spectrum of manufacturers, distributors, wholesalers, importers and exporters.

SPECIALTY

Arthur J. Gallagher Specialty offers specialist insurance and risk management services for a wide range of industries. In place since our earliest days in London, the Specialty team is set up to handle a broad range of client needs, from complex multi-national business to small, single territory firms. The scope and diversity of the work that we do in Specialty not only attracts a broad range of clients, it also attracts some of the best talent that the insurance industry has to offer.

We have world class expertise in a range of specialties. Our management teams are insurance professionals at the core, working across complex industries which require specialist knowledge. We are not managed by accountants or consultants. We are a broker run by brokers.

At Arthur J. Gallagher, we appreciate the value of the individual and have a strong culture of investing in our people. This approach is mirrored in how we treat our clients, by continuously investing in improving our services.

INNOVATION AND GROWTH

The key strength of the London market, in addition to its 325 year reputation, is its focus on innovation. The individuals at Arthur J. Gallagher have strong, well-established relationships within both the Lloyd's and international markets and are able to leverage those relationships to obtain the most effective cover for our clients.

At Arthur J. Gallagher, we have deepened our own commitment to innovation across Specialty, most recently strengthening our expertise through investment in our marine, financial institutions, construction and energy teams. This enables us to provide tailor-made solutions while developing more complex risk coverage to satisfy our clients' growing needs for international expertise.

In addition, we have recently made significant developments in cyber and e-trade, and have expanded across Latin America as part of our focus on strategic investment in key risk areas, regions, and technologies.

The Arthur J. Gallagher story is one of not just growth, but crucially, investment in growth – and we shall continue to invest to further reinforce our market-leading positions in our chosen Specialties for the benefit and commercial advantage of our clients.

A blurred, low-angle shot of several business professionals in suits walking past the camera. The image has a cool blue color grade. The text is overlaid on the upper portion of the image.

SPECIALIST

NOT STANDARD

Because not every business or every situation fits the everyday mould, neither do we. In an increasingly complex world, we identify the risks you are exposed to and design detailed programmes that provide protection today and support for growth in the years ahead.



Arthur J. Gallagher
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PEOPLE NOT PROCESS

Insurance is a people business and we believe it is the way we manage our business and encourage our insurance and risk specialists to excel that sets us apart.

A MESSAGE FROM THE MANAGING DIRECTOR

Specialty Risks comprises the Marine, Aviation, Fine Art, Specie, Blackwall Green and Private Clients aspects of our business. Arthur J. Gallagher's simply stated vision is to have a market-leading position in all of our areas, and this is particularly true in the above specialties.

We are the fastest growing Marine broker at Lloyd's, we have the largest book of P&I Club entered tonnage in the world and are the broker for many of the major art galleries in Europe. Our Aviation team are one of the market leaders in the General Aviation field and our Specie team look after one of the largest books of diamond dealers in the world. Just a small flavour of the many offerings we provide to our customers.

Few would question that Arthur J. Gallagher is currently the fastest growing and most dynamic broking house in the market. But it's our absolute dedication to our customers' needs that really sets us apart. We treat our clients and staff as people, rather than numbers.

We believe it's all about looking after those people, and continually striving to identify solutions for them. From then on we're committed to providing our clients with the right cover, of the right quality, at the right price.

We look forward to working with you.

Best wishes



Jonathan Suckling
Managing Director, Specialty Risks



FINE ART & COLLECTIONS

There are many items that merit particular care and protection, such as fine art, antique furniture, rare musical instruments, family heirlooms, or jewellery. It is why Arthur J. Gallagher's Fine Art team caters for individuals and companies seeking to protect the irreplaceable.

Our Fine Art and Collections insurance broker team draw on their extensive experience to offer you comprehensive protection at competitive terms. Some objects' value is both financial and sentimental and whilst we cannot replace the irreplaceable, we strive to offer the highest possible level of protection and a swift and efficient response, should the unthinkable happen.

Including your fine art and collections within your property programme may lead to uninsured – or seriously underinsured – assets, unnecessarily high deductibles, or incorrectly rated premiums.

We specialise in protecting treasured possessions, whether they are high-value single items or heirlooms, corporate or personal collections, musical instruments, wine or classic cars or collections held by museums and galleries.

With relationships with all of the major specialist insurance companies and the Lloyd's of London market we look to ensure that not only do we work with Insurers offering a competitive product but we also look to work with insurers with extensive experience in writing fine art insurance, so you can be sure that the coverage is appropriate to your circumstances.

We're proud to offer you a first class level of service from start to finish and, in the case of a claim; we use our best endeavours to ensure the minimum of disruption to you or your organisation.

OUR MAIN AREAS OF EXPERTISE INCLUDE

- Art dealers
- Artists
- Auction Houses
- Classic Cars
- Corporate Collections
- Exhibitions
- Fine Art Shippers and Packers
- Personal Jewellery and Watches
- Museum Collections
- Musicians and Instrument Collections
- Private Collectors and High Value Property
- Restorers and Conservators
- Wine Collections

YOUR NEXT STEP

For a discussion on your requirements or to explore cover options please contact:

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PRIVATE AND CORPORATE COLLECTIONS

Arthur J. Gallagher specialises in arranging insurance and reinsurance for both private and corporate collectors. Whether their passion is art or antiques, classic cars, jewellery, wine, musical instruments or stamps, a collection is the owner's pride and joy. So it makes sense to ensure that if the worst should happen, the collection is adequately insured.

Our team is experienced in arranging bespoke insurance coverage for a diverse portfolio of collections worldwide. So whether valuables are held within a private home, a corporate headquarters or in a secure storage premises, you can be sure of coverage that is perfectly tailored to the individual's requirements.

Coverage within a specialist collections policy is extremely broad. Exclusions that may typically be contained within a policy include inherent vice, wear and tear and moth and vermin.

For a collection including jewellery, additional terms and conditions may apply, however coverage can be obtained for annual wearing risk with Worldwide territorial limits and coverage can include high value individual items, something that can be an issue under a more general policy.

With relationships with all of the major specialist insurance companies and the Lloyd's of London market we look to ensure

that not only do we work with Insurers offering a competitive product but we also look to work with insurers with extensive experience in writing private and corporate collections insurance, so you can be sure that the coverage is appropriate to your circumstances.

BENEFITS OF AN EXHIBITION POLICY INCLUDE:

- Low or no deductible
- Worldwide territorial limits
- Automatic acquisition cover
- Buy back clause
- Flexible basis of valuations
- High transit sums insured

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MUSEUMS

Arthur J. Gallagher specialises in arranging insurance and reinsurance for museum collections. From the smallest local museum to the largest of national museums, historic associations, historic libraries and national archive we have the experience and knowledge to assist you in securing the most suitable insurance coverage.

Arthur J. Gallagher's Fine Art unit has experience in arranging insurance for some of the largest museum collections in the World but offer the same level of service to clients of all sizes.

Due to the varied nature of museums and their collections we work with our Museum clients to ensure that they have the most suitable level of cover for them at a competitive pricing. Coverage can be obtained on a full value basis or where this is not deemed suitable coverage can be provided on a first loss basis.

With relationships with all of the major specialist insurance companies and the Lloyd's of London market we look to ensure that not only do we work with Insurers offering a competitive product but we also look to work with insurers with extensive experience in writing museum collections insurance, so you can be sure that the coverage is appropriate to your circumstances.

ADDITIONAL BENEFITS OF A MUSEUM COLLECTIONS POLICY INCLUDE:

- Depreciation in value
- Worldwide coverage inclusive of transits
- Cover for inward and outward loans
- 'First loss' cover
- Low deductibles, with options to exclude third party property
- Cover against earthquake, hurricane or flood

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EXHIBITIONS

Arthur J. Gallagher has experience in arranging insurance and reinsurance for exhibitions whether they are for a single venue or for a touring exhibition at multiple venues worldwide.

It is not always possible or it may not be prudent to insure an exhibition under a museum's collections policy.

Whether you are the borrowing or lending institution or the exhibition organiser, we have the experience to arrange insurance for all exhibitions including "Blockbuster" shows.

We also have extensive experience placing insurance to work alongside coverage provided under Government indemnity schemes.

Our team understands the difficulties that can be faced and they will work with you to ensure that arranging insurance coverage is both smooth and uncomplicated. Coverage can be arranged with a bespoke wording to ensure that the requirements of the lenders and borrowing parties are catered for.

With relationships with all of the major specialist insurance companies and the Lloyd's of London market we look to ensure that not only do we work with Insurers offering a competitive product but we also look to work with insurers with extensive experience in writing exhibition insurance, so you can be sure that the coverage is appropriate to your circumstances.

BENEFITS OF AN EXHIBITION POLICY INCLUDE:

- Nil deductibles
- Worldwide coverage inclusive of transits
- Cover against earthquake, hurricane and flood

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ARTISTS

Insurance may not be the first thing on a professional artist's mind, but whether they are working from home on small but high value pieces, or in a studio or gallery creating large, multimedia works, their hard work still needs to be protected.

Our specialist team is sensitive to the diverse needs of the art world. We understand the risk of damage to works of art and theft of valuable materials like metals and audio visual equipment, so we are here to ensure artists can create free of unnecessary worries.

Whatever the area of expertise, we have the knowledge to provide flexible and appropriate cover at a competitive premium, perfectly tailored to suit the artist's circumstances.

With relationships with all of the major specialist insurance companies and the Lloyd's of London market we look to ensure that not only do we work with Insurers offering a competitive product but we also look to work with insurers with extensive experience in writing artists insurance, so you can be sure that the coverage is appropriate to your circumstances.

OUR AREAS OF EXPERTISE INCLUDE:

- Works in progress and completed works
- Works in transit
- Private collections, including your own works
- Bespoke cover for finished and work in progress
- Replacement of materials and tools of trade
- Reimbursement of working costs per hour
- Cover for studio buildings
- Contents cover
- Business Interruption
- Public and products liability
- Employers' liability
- Buildings insurance

A full list of benefits, exclusions and limitations is available on request.

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ART DEALERS

Whether you are a private dealer or the owner of a commercial gallery, you are taking responsibility for unique and irreplaceable works of art, so ensuring that you have the appropriate cover is vital. Arthur J. Gallagher specialises in arranging insurance and reinsurance for art dealers.

From items on consignment to items in transit or on view at an art fair, we can negotiate broad and competitive cover that's appropriate to your business needs. And should the worst happen, you'll receive help from our specialist team to resolve claims quickly and fairly.

With relationships with all of the major specialist insurance companies and the Lloyd's of London market we look to ensure that not only do we work with Insurers offering a competitive product but we also look to work with insurers with extensive experience in writing art dealers insurance, so you can be sure that the coverage is appropriate to your circumstances.

COVER CAN INCLUDE:

- Worldwide cover against all risks of loss or damage
- Static and transit risk cover
- Cover for furniture, fixtures and fittings
- Flexible basis of valuation
- Flexible deductibles appropriate to circumstance
- Stock including items on consignment at the named premises
- Stock at an unnamed location, on exhibition or at art fairs worldwide, inclusive of associated transits
- Buildings, tenant's improvements, fixtures and fittings
- Public and Employers' Liability
- Personal Accident
- Legal Expenses

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ART RESTORERS & CONSERVATORS

Restoring or conserving unique works of art is a huge responsibility – particularly when their age or condition makes them especially vulnerable – so specialist cover is a necessity.

We provide affordable policies that are specially designed for restorers and conservators of all media, including paintings, furniture, glass, textiles, sculpture and stonework. Cover can be tailored to individual requirements, allowing the insured to choose the most appropriate cover for their circumstances.

Our exclusive insurance product for restorers and conservators provides cover for all risks of physical loss or damage and associated liabilities, professional indemnity and supplementary coverage that would normally need to be arranged through different insurers.

Our specialist team has a wealth of experience in the fine art world and has been providing expert insurance advice and support to restorers and conservators for over fifteen years, meaning we can deliver the most flexible and tailored insurance solutions.

OUR POLICY INCLUDES:

- Consignment cover
- Studio contents
- Outside limit/transits
- Business interruption
- Buildings/trading premises
- Employer's liability, public/product liability
- Professional indemnity
- Personal accident cover
- Legal Expenses coverage

Cover under consignments, contents and outside limit/transits can be adjusted on a case by case, day by day basis. A full list of benefits, exclusions and limitations is available on request.

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CLAIMS

We understand that what happens in the event of a loss is the reason that clients buy insurance in the first place.

The insurance broking community does not always accord its claims service the priority attention that it so clearly demands and deserves. At Arthur J. Gallagher, however, we know it is essential to provide a first-class claims service to support the insurance programmes that the broking divisions put in place.

We maintain a dedicated fine art claims team, based in London. The claims team is comprised of experienced professionals whose goal is to produce outstanding results.

The minimum expectation of any client should be that its broker undertakes all the necessary administrative and communication functions to ensure a notice of claim or potential claim is properly and promptly presented to insurers. Naturally, we execute these duties as a matter of course.

We do not, however, leave it at that. Our approach is to go well beyond these minimum obligations.

In short, we will explore every angle and make every effort to arrive at a proper and successful conclusion to our client's claim.

OUR COMMITMENT:

- We will engage with the client – and with the insurers, on the client's behalf – at every stage of the life of the claim.
- We will provide advice and counsel at every stage, beginning with the initial notification, through to settlement.
- The client executive on the broking side will also be involved, to ensure that the insurers' response is in line with the coverage intent and design. We will engage with both the insurers' claims professionals and their underwriters, to ensure a properly commercial response.
- Where loss adjusters are appointed by insurers, we will communicate with them on behalf of the client.

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CONTACTS

For a discussion on your requirements or to explore cover options please contact any member of our team below



ROY WARNER - EXECUTIVE DIRECTOR - FINE ART

Roy joined Arthur J Gallagher in September 2001 to start the Fine Art team with a focus on developing wholesale and reinsurance accounts worldwide. Roy has over twenty five years' experience in the London insurance market and has specialised in Fine Art and Specie insurance since first starting in the industry. Roy was a member of the Fine Art & Specie team at Aon where he worked for ten years prior to joining Arthur J. Gallagher. Roy has been involved in placing insurance for some of the largest museums, travelling exhibitions and private collections in the world.

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POPPY MALCOLMSON, DIVISIONAL DIRECTOR – FINE ART

Poppy started her career in 1999 and joined Arthur J. Gallagher in 2011 following the acquisition of Heath Lambert. Poppy places insurance for some of the world's major art dealers, galleries and private collections. In addition to fine art Poppy specialises in insurance for musical instruments.

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RICHARD KNOTT, ASSOCIATE DIRECTOR – CLAIMS

Richard joined Arthur J. Gallagher in 2002. He specialises in the management and handling of Fine Art and Specie related claims, from first advice through to final settlement.

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