Berkshire Hathaway Specialty Insurance (BHSI) is a strong and trusted insurance partner. We provide commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, medical stop loss, accident and health, and homeowners insurance to customers worldwide.

Part of Berkshire Hathaway’s insurance operations, we offer you the security of a top-rated balance sheet and the expertise of a worldwide team of professionals with excellent capabilities and character.
FINANCIAL STRENGTH

BHSI underwrites on the paper of Berkshire Hathaway’s National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor’s. Our large and stable balance sheet gives us an exceptional ability to tackle complex risks; it enables us to provide consistent capacity and innovative, flexible solutions. It also means you can have the utmost confidence in our ability to pay covered claims – no matter how large the catastrophe or “long-tailed” the liability.

What does our financial strength look like?

Berkshire Hathaway’s National Indemnity group of insurance companies hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor’s, with $399.8 billion in total admitted assets and $248.2 billion in policyholder surplus*.

CLAIMS IS OUR PRODUCT.

BHSI is committed to excellence in claims handling, and brings skill, efficiency, and transparency to all aspects of the claims process. Our clearly articulated service standards set our bar consistently high on everything from acknowledgement of claims, to communication throughout the life of a loss – and ensure no surprises.

We harness the latest claims handling technology, but are well aware that claims handling at its core is about people: People helping people recover from a loss, a business disruption, or a lawsuit large or small. Consequently, we bring both skill and compassion to the process.

We are highly experienced and readily accessible: All customers have direct access to our senior claims handling team.

* Source: Balance sheets as of 06/30/2021 for the Berkshire Hathaway National Indemnity group of insurance companies.
PEOPLE

BHSI team members around the globe have exceptional individual expertise and a highly collaborative style. They excel individually and, working together, take our organization – and yours – to a higher level still.

At BHSI, our passion for what we do permeates every endeavor. We focus everyday on building everlasting – “forever” – relationships with our customers and business partners. We take great pride in knowing that our expertise, capacity and financial strength can bring certainty to your insurance programs for years to come.

CULTURE

In our every interaction with our customers, colleagues and business partners, we live the Berkshire Hathaway tradition of doing the right thing…and earn our reputation for trust, integrity and prudent risk taking.

Our organization is customer-first, through and through. Lean and responsive, we choose simplicity over complexity – and bring ease, speed, and efficiency to your world of insurance.

PRODUCTS

Our wide range of insurance products is expanding every day. BHSI has both admitted and non-admitted underwriting capabilities. With our E&S capabilities, financial strength and yes-oriented culture, we offer maximum flexibility in customizing solutions for your needs.

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Visit www.bhspecialty.com for the latest on our expanding product lines.
BHSI ASIA MIDDLE EAST

Berkshire Hathaway Specialty Insurance (BHSI) Asia Middle East provides commercial property, energy, marine, construction, terrorism, casualty, executive & professional lines, transactional liability, surety and accident & health insurance.

**Coverage**

**PROPERTY**
- Property All Risk
- Business Interruption
- Standalone Natural Catastrophe
- Standalone Terrorism

**ENERGY**
- Property All Risk
- Business Interruption
- Single Peril Natural Catastrophe
- Standalone Terrorism

**MARINE**
- Marine Cargo
- Marine Project Cargo and Delay in Startup
- Marine Liability
  - Port and Terminal Liability
  - Freight Forward Liability
  - Multi-Model Transport Liability
  - Ship Repairers Liability

info@bhspecialty.com
**Coverage**

**CONSTRUCTION**
- Project Contractors All Risks including Delay in Startup
- Erection All Risks
  - Delay in Start Up
  - CAR/EAR Third Party Liability
- Civil Engineering Completed Risks (CECR)
- Contractors Plant and Machinery (CPM)
- Master Builder Risks or Contractor Annuals

**CASUALTY**
- Employees’ Compensation, Work Injury Compensation and Employer’s Liability
- General Liability
- Products Liability
- Excess Liability/Umbrella Liability
- Third Party Auto Fleet
- Construction General Liability – onshore and offshore projects
- Energy General Liability – upstream and downstream sectors

**EXECUTIVE & PROFESSIONAL LINES**
- Executive First Directors and Officers Liability
- Professional First Professional Indemnity Insurance
- Professional First Asset Manager Liability – Asset Managers
- Executive First Public Offering of Securities Insurance
- Executive First Side A DIC Directors and Officers Liability Insurance
- Professional First Financial Institution Professional Insurance
- Executive First Private Company Portfolio Insurance
- Executive First Nonprofit Portfolio Insurance

**TRANSACTIONAL LIABILITY**
- Representations and Warranties Insurance
- Contingent Liability Insurance
- Tax Liability Insurance

**SURETY**
- Performance Bonds
- Advance Payment Bonds
- Maintenance Bonds
- Supply Bonds
- Warranty Bonds

**ACCIDENT & HEALTH**
- Group Accident
- Group Travel

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Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In the Asia Middle East region, it underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, which holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor’s. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact info@bhspecialty.com.

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.

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info@bhspecialty.com
Berkshire Hathaway Specialty Insurance (BHSI) Australia provides commercial property, casualty, healthcare lines, accident & health, executive and professional lines, cyber, construction, power, energy, mining and marine, transport & logistics liability insurance.

**Coverage**

**PROPERTY**
- All Risk Property
- Terrorism

**MINING & ENERGY**
- Industrial Special Risks
- Energy Package
- Oil & Gas Production
- Oil & Gas Pipelines
- Oil Refining
- Fuel Storage and Distribution
- LNG Production
- Open Cut Mining
- Underground Mining
- Minerals and Metals Processing
- Petrochemical Manufacturing

**CONSTRUCTION**
- Industrial Special Risks
- Project Specific Contract Works
- Annual Contract Works
- Delay in Startup
- Surety
- Buildings - Commercial and Residential
- Infrastructure - Roads, Railways, Bridges, Airports, Pipelines
- Manufacturing, such as Food & Beverage, etc.
- Power Generation
- Electricity Transmission and Distribution
- Mining

Contact: info@bhspecialty.com
**Coverage**

**CASUALTY**
- General Liability
- Umbrella Liability
- Excess Liability
- Construction Liability

**Industry Focus**
- Manufacturing & Distribution
- Power & Utilities
- Mining & Energy
- Oil & Gas
- Construction
- Professional Services
- Healthcare & Life Sciences

**EXECUTIVE & PROFESSIONAL LINES**

**COMMERCIAL LINES**
- Directors and Officers Liability
- Public Offering of Securities Insurance
- Employment Practices Liability
- Commercial Crime
- Statutory Liability

**FINANCIAL INSTITUTIONS**
- Asset Manager Liability Insurance
- FI Civil Liability
- FI Crime
- FI Directors & Officers
- Employment Practices Liability

**PROFESSIONAL LINES**
- Technology Professional Liability
- Miscellaneous Professional Liability
- Excess Professional Liability
- Financial Planners Professional Liability

**CYBER**
- Business Interruption Loss
- Rectification Costs
- Regulatory Costs
- Extortion Costs
- Emergency Response Costs

**MARINE**
- Inland Marine - Cargo
- Ocean Marine - Cargo
- Stock Throughput
- Project Cargo/DSU
- Contractors’ Plant and Equipment
- Equipment Floater (Miscellaneous Property)

**AT A GLANCE**

**ASIA MIDDLE EAST**

**AUSTRALIA**

**CANADA**

**FRANCE**

**GERMANY**

**IRELAND**

**NEW ZEALAND**

**SPAIN**

**UNITED KINGDOM**

**UNITED STATES**

**MULTINATIONAL**

info@bhspecialty.com
At BHSI our approach is to work with our customers to apply a ‘risk based’ assessment process within a ‘commercial’ framework.

We will endeavour to:
• Engage with our customers to understand their insurance related risks
• Discuss and communicate risk in terms of likelihood and consequence
• Jointly identify cost effective and practical risk reduction opportunities

We acknowledge:
• That the perception of risk is based on an individual’s experience and knowledge
• Our customers are industry experts
• We are experts in the risk management process, claim management and fire protection

We pride ourselves on always trying to:
• Identify and assess risk for the benefit of our customers
• Facilitate the communication of our customers’ efforts to manage risk
• Communicate in a clear and concise manner

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Berkshire Hathaway Specialty Insurance (BHSI) Canada provides commercial property, casualty, marine, executive and professional lines insurance.

**Coverage**

**PROPERTY**
- All Risk Property
- Single Peril Earthquake, Flood and Windstorm
- Terrorism

**Industry Focus**
- Real Estate Companies
- Public Entities
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Manufacturing Companies
- Retail Entities

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**INLAND MARINE**
- Blanket Builder’s Risk
- Open Builder’s Risk
- Contractors’ Equipment
- Motor Truck Cargo
- Other miscellaneous floaters

**Industry Focus**
- Developers
- General Contractors
- Logistics
- Mining
- Oil & Gas
- Utilities

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**OCEAN MARINE**
- Ocean Cargo

**Industry Focus**
- Importers & Exporters
- Life Sciences
- Logistics
- Manufacturing & Distribution
- Retail
- Technology
- Wholesalers

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**CASUALTY**
- General Liability
- Lead Umbrella
- Excess Liability

**Industry Focus**
- Manufacturing & Distribution
- Real Estate & Retail (SIR)
- Hospitality
- Energy & Energy Related
- Construction
- Financial Institutions

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info@bhspecialty.com
### Coverage

**ENERGY**
- General Liability
- Lead Umbrella
- Follow Form Excess
- Occurrence & Claims Made Cover
- Builder’s Risk / EAR
- Property

### Industry Focus

**ENERGY**
- Oil & Gas Lease Operators
- Oil & Gas Contractors
- Mining Including Underground
- Gathering and Transmission Pipelines
- Gas Stations, Fuel Distributors
- Power Generators
- Processing
- Refining (Property)
- Oil Sands/SAGD/NGL Operations
- Energy Construction Projects
- Power Generation & Distribution
- Renewable Energy

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**EXECUTIVE LINES, COMMERCIAL & FINANCIAL**

- Directors and Officers Liability
- Side A D&O
- Commercial Crime
- Fiduciary Liability
- Fidelity Bonds
- Financial Errors & Omissions
- Employment Practices Liability
- Excess Follow Form

- Publicly Traded and Large Privately Owned Commercial Firms
- National & Regional Banks and Credit Unions
- Asset Managers – Mutual Funds, Hedge Funds Investment Advisors, Private Equity Firms, Venture Cap Firms
- Insurance Companies and Brokerages

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**PROFESSIONAL LINES**

- Miscellaneous Professional Liability
- Excess Professional Liability

- Miscellaneous Professionals
- Lawyers
- Technology
- Real Estate
- Architects & Engineers*
- Accountants*

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**CONSTRUCTION**

- Practice Policies (CGL, Umbrella, Excess)
- Owner Controlled Insurance Programs (OCIP)
- Contractor Controlled Insurance Program (CCIP)
- Builder’s Risk / CAR

- Heavy Commercial Trades
- General Contractors
- Infrastructure Projects
- Healthcare Projects
- Energy Projects
- Commercial Buildings
- Tunneling
- Remediation/Restoration Contractors
- Industrial
- Civil (wet and dry)

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*BHSI has the ability to write selective risks for Architects, Engineers and Accountants

info@bhspecialty.com
Coverage

LIFE SCIENCES
• Product Liability

TRANSPORTATION
• Buffers and Excess Liability
• Follow Form
• Umbrella
• Retained Limits

Industry Focus
• Medical Devices
• Nutraceuticals
• Generic Pharmaceuticals
• Clinical Trials
• Biologicals
• Compounding Pharmaceuticals

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10-22-2021 A

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Berkshire Hathaway Specialty Insurance (BHSI) France provides General Property, Construction, Casualty and Environmental insurance.

**Coverage**

**GENERAL PROPERTY**
- All Risks or Single Peril
- Large and Corporate risks
- Leader or Coinsurer
- Primary or Excess
- CAT Analysis
- Engineering and Survey resource
- Capacity up to €200m

**CONSTRUCTION**
- Wide range of products (DO, CNR, CCRD, TRC, PEA, RCMO)
- Project policies, Annual policies
- Leader or Coinsurer
- CAT Analysis
- Capacity up to €100m

**CASUALTY**
- Public and Product Liability
- Large and Corporate risks
- Leader or Coinsurer
- Primary or Excess
- Capacity up to €100m

**Industry Focus**

**GENERAL PROPERTY**
- Real Estate
- Sports, Entertainment, Leisure
- Infrastructure
- Healthcare Facilities
- Service companies, Consulting Firms
- Telecommunications/Technology
- Financial Institutions
- Manufacturing
- Retail
- Distribution and Logistics
- Beverage
- Pharma and Chemical
- Down-stream Energy

**CONSTRUCTION**
- All activity sectors and types of projects excluding:
  - Policies for Individuals
  - Custom Home Builders (CMI)
  - Construction projects below €10m of Total Sum Insured
  - Annual policies below €50k of premium

**CASUALTY**
- Manufacturing and Distribution
- Luxury
- Food and Beverage
- Real Estate & Retail
- Sports, Entertainment, Leisure
- Tourism

info@bhspecialty.com
Coverage

**ENVIRONMENTAL**

- Environmental Impairment Liability, Clean-up costs and environmental damage
- Gradual / Accidental
- Contractors pollution liability
- Business interruption extension
- Large and Corporate risks
- Leader or Coinsurer
- Primary or Excess
- Capacity up to €50m

**Industry Focus**

- Manufacturing
- Distribution and Logistics
- Food and Beverage
- Pharma
- Real Estate

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BHSI GERMANY

Berkshire Hathaway Specialty Insurance (BHSI) Germany provides executive & professional lines, casualty, commercial property, engineering, healthcare professional liability and marine insurance.

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<thead>
<tr>
<th>Coverage</th>
<th>Industry Focus</th>
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<tbody>
<tr>
<td>CASUALTY</td>
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<td>• PharmChem</td>
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<tr>
<td>• Property Liability</td>
<td>• Hospitality &amp; Healthcare Facilities</td>
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<tr>
<td>• Recall Coverage</td>
<td>• Energy &amp; Energy Related</td>
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<tr>
<td>• Excess Liability</td>
<td>• Construction</td>
</tr>
<tr>
<td></td>
<td>• Financial Institutions</td>
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</table>

| EXECUTIVE & PROFESSIONAL LINES | | EXECUTIVE & PROFESSIONAL LINES |
|--------------------------------|--------------------------------|
| • D&O insurance (corporate solution) | • Publicly Traded and Large Privately Owned Commercial Firms  |
| • Insurance solutions for financial service providers (D&O, E&O, VSV or combination solutions) | • National & Regional Banks and Credit Unions  |
| • Insurance solutions for financial market issues e.g. securities issues in IPOs, bond issues or capital increases) | • Asset managers – Mutual Funds, Hedge Funds Investment Advisors, Private Equity Firms, Venture Cap Firms  |
| • Structuring and management of multinational insurance programs | • Insurance Companies  |

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<th>HEALTHCARE PROFESSIONAL LIABILITY</th>
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<td>• Hospitals</td>
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<td>• Healthcare Medical Malpractice Excess Follow Form</td>
<td>• University Hospitals</td>
</tr>
<tr>
<td>• Medical Malpractice</td>
<td>• Large Medical Facilities</td>
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<tbody>
<tr>
<td><strong>MARINE</strong></td>
<td><strong>Transport &amp; Logistics</strong></td>
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<tr>
<td>• Cargo Insurance</td>
<td>• Freight Forwarders</td>
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<tr>
<td>• Stock Throughput (STP)</td>
<td>• Carriers &amp; Transport Operators</td>
</tr>
<tr>
<td>Insurance</td>
<td>• Warehouse and Cargo Handling Operators</td>
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<tr>
<td>• Project Cargo and ALOP</td>
<td>• Logistics Operators</td>
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<tr>
<td>/ DSU Insurance</td>
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<tr>
<td>• Exhibition, Removal</td>
<td>• Freight Forwarders</td>
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<tr>
<td>Goods and Luggage</td>
<td>• Carriers &amp; Transport Operators</td>
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<tr>
<td>Insurance</td>
<td>• Warehouse and Cargo Handling Operators</td>
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<tr>
<td>• Film &amp; Entertainment</td>
<td>• Logistics Operators</td>
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<tr>
<td>Insurance</td>
<td></td>
</tr>
<tr>
<td>• Rolling Stock Insurance</td>
<td></td>
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</tbody>
</table>

| **PROPERTY**             | **Power, Energy & Mining**                          |
|• All Risk Property       | • Power generation                                  |
|• Terrorism               | • Electricity transmission and distribution         |
|• Single Peril Coverage   | • Oil & Gas production                              |
|   (Earthquake, Flood,    | • Oil & Gas pipelines                               |
|   Windstorm, etc.)       | • Oil refining                                     |
|                          | • Fuel Storage and Distribution                     |
|                          | • Petrochemical manufacturing                       |
|                          | • Renewable Energy                                  |
|                          | • Mining                                            |

| **CONSTRUCTION**         | **Power, Energy & Mining**                          |
|• Project Contractors AR  | • Buildings: Residential, Commercial, Industrial,   |
|                          |   etc.                                             |
|• Project Erection AR    | • Infrastructure: Roads, Railways, Bridges,         |
|• Project Specific       |   Airports, etc.                                    |
|   Contract Works        | • Energy: Pipelines, Oil & Gas, LNG, Refineries,    |
|• Annual Contract Works  |   etc.                                             |
|• Delay in Startup       | • Power generation: Conventional and Renewable      |

**Coverage**

**MARINE**
- Cargo Insurance
- Stock Throughput (STP) Insurance
- Project Cargo and ALOP / DSU Insurance
- Exhibition, Removal Goods and Luggage Insurance
- Film & Entertainment Insurance
- Rolling Stock Insurance

**TRANSPORT & LOGISTICS**
- Shippers-Interest Insurance
- Freight Forwarder & Carriers Liability Insurance
- Warehouse Liability Insurance
- Contract Logistics Insurance

**PROPERTY**
- All Risk Property
- Terrorism
- Single Peril Coverage (Earthquake, Flood, Windstorm, etc.)

**POWER, ENERGY & MINING**
- Industrial Special Risks
- Energy Package

**CONSTRUCTION**
- Project Contractors AR
- Project Erection AR
- Project Specific Contract Works
- Annual Contract Works
- Delay in Startup

**Industry Focus**

- Importers & Exporters
- Manufacturing & Distribution
- Wholesale & Retail
- PharmChem
- Automobiles
- Metal Processing
- Technology

- Freight Forwarders
- Carriers & Transport Operators
- Warehouse and Cargo Handling Operators
- Logistics Operators

- Manufacturing Companies
- Food & Beverage Processing
- Minerals and Metals Processing
- Transport & Logistics / Warehousing Distribution
- Real Estate Portfolios
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Government & Infrastructure
- Public Entities

- Power generation
- Electricity transmission and distribution
- Oil & Gas production
- Oil & Gas pipelines
- Oil refining
- Fuel Storage and Distribution
- Petrochemical manufacturing
- Renewable Energy
- Mining

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RISK ENGINEERING

At BHSI our approach is to work with our customers to apply a ‘risk based’ assessment process within a ‘commercial’ framework.

We will endeavour to:
• Engage with our customers to understand their insurance related risks
• Discuss and communicate risk in terms of likelihood and consequence
• Jointly identify cost effective and practical risk reduction opportunities

We acknowledge:
• That the perception of risk is based on an individual’s experience and knowledge
• Our customers are industry experts
• We are experts in the risk management process, claim management and fire protection

We pride ourselves on always trying to:
• Identify and assess risk for the benefit of our customers
• Facilitate the communication of our customers’ efforts to manage risk
• Communicate in a clear and concise manner

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BHSI IRELAND

Berkshire Hathaway Specialty Insurance (BHSI) Ireland provides casualty, property, executive and professional lines, including D&O, PI and healthcare liability insurance.

**Coverage**

**CASUALTY**
- Primary Public / Products Liability
- Excess Liability
- UK/Eire Employers Liability
- Motor Liability (Loss corridors/deductible buyouts)
- Global Corporate
- Mid Market
- Non Conventional

**GENERAL PROPERTY**
- All Risks - Direct Business, including Terrorism
- Single Peril
- Quota-share/Excess/Primary
- Delegated Authority

**Industry Focus**
- Security Companies
- Manufacturing & Distribution
- Sports, Entertainment, Leisure
- Real Estate & Retail
- Energy & Energy Related
- Construction
  - Annuals
  - Projects
- Education
- Media
- Transport
- Utilities/Telecoms

- Manufacturing
- Financial Institutions
- Healthcare Facilities
- Distribution and Logistics
- Telecommunications/Technology
- Real Estate
- Retail
- Food and Beverage

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### Coverage

#### PROFESSIONAL LINES

**Professional Liability**
- Miscellaneous PL
- Architects & Engineers
- Tech & Media
- Design & Construct
- Cyber Liability for Professional Services Firms

#### EXECUTIVE LINES

**Financial Institutions**
- D&O Liability Insurance
- Side A DIC Insurance
- Pension Trustee Liability Insurance
- FI Professional Indemnity Insurance
- FI Crime Insurance
- Employment Practices Liability
- Public Offering of Security Insurance

**Executive Liability**
- D&O Liability Insurance
- Side A DIC Insurance
- Pension Trustee Liability Insurance
- Commercial Crime Insurance
- Employment Practices Liability
- Prospectus Offering of Securities Insurance

**Cyber Liability**
- Third party exposure
- Response costs to cyber breaches or extortion threats
- Business interruption
- Regulatory investigations, fines and penalties

### Industry Focus

- Design Professionals
- Construction Managers
- Other professionals in the construction industry
- Solicitors
- Accountants
- Employment Agents
- Consultants
- Marketing Firms

### CONSTRUCTION

- Project Specific:
  - Contract Works (C.A.R. / E.A.R.)
  - Primary Third Party Liability (TPL)
  - Delay in Start Up (DSU)
  - Annual Contract Works

- Buildings
- Civil Works
- Power Generation
- Oil, Gas & Petrochemical
- Mining, Metals and Manufacturing

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IRELAND

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Coverage

HEALTHCARE LIABILITY
• Healthcare Medical Malpractice Primary
• Healthcare Medical Malpractice Excess Follow Form
• Medical Malpractice
• Combined EL/PL/Products Medical Malpractice Policy

LIFE SCIENCES
• Primary Public / Products Liability
• Excess Liability
• Combined Policy Coverage including Employers Liability & Professional Liability

Industry Focus

• Hospitals & Healthcare Providers
• Outpatient Care (Specialist clinics/Medical Imaging/Pathology)
• Large Medical Facilities
• Senior Care & Ageing Services
• Medical Devices
• Nutraceuticals
• Generic Pharmaceuticals
• Clinical Trials
• Biologicals
• Compounding Pharmaceuticals

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BHSI NEW ZEALAND

Berkshire Hathaway Specialty Insurance (BHSI) New Zealand provides corporate and commercial property, accident and health, marine, casualty, executive and professional lines and cyber insurance.

**Coverage**

**PROPERTY**
- All Risk Property
- Single Peril Earthquake, Flood and Windstorm
- Terrorism

**POWER, ENERGY & MINING**
- All Risk Property
- Single Peril Earthquake, Flood, and Windstorm
- Terrorism

**CONSTRUCTION**
- Project Specific Contract Works
- Annual Contract Works
- Delay in Start Up

**Industry Focus**
- Real Estate Portfolios/Property Owners
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Manufacturing
- Food & Beverage Production
- Government & Infrastructure

- Power Generation
- Electricity transmission and distribution
- Oil & Gas production
- Oil & Gas pipelines
- Oil refining
- Fuel Storage and Distribution
- Mining

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<td>• Corporate Travel</td>
<td>• Professional &amp; Financial services</td>
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<td>• Group Personal Accident</td>
<td>• Financial Institutions</td>
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<td>• Group Expatriate/Inpatriate</td>
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<td>• Architects/Engineers</td>
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<td>• Education and Healthcare</td>
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<td>• Associations</td>
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<td>• Government and Infrastructure</td>
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<td>• Manufacturing</td>
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<td><strong>MARINE</strong></td>
<td>• Primary Industries</td>
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<td>• Marine Cargo</td>
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<td>• Marine Stock Throughput</td>
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<td>• Ports/Terminals &amp; Cargo Handling Facilities</td>
<td>• Food &amp; Beverage Production</td>
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<td>• Transport &amp; Logistic (operators)</td>
<td>• Warehousing Distribution</td>
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<tr>
<td>• Marina Operators</td>
<td>• Government &amp; Infrastructure</td>
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<td>• Building In Transit</td>
<td>• Oil &amp; Gas</td>
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<tr>
<td>• Contractors Plant and Equipment</td>
<td>• Fuel Storage and Distribution</td>
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<td>• Petrochemical manufacturing</td>
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<tr>
<td><strong>CASUALTY</strong></td>
<td>• Manufacturing &amp; Distribution</td>
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<td>• Combined General Liability</td>
<td>• Public Sector</td>
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<tr>
<td>• Excess/Umbrella Liability</td>
<td>• Power &amp; Utilities</td>
</tr>
<tr>
<td>• Life Sciences Liability</td>
<td>• Mining &amp; Energy</td>
</tr>
<tr>
<td>• Single Project Construction Liability</td>
<td>• Oil &amp; Gas</td>
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<td>• Employers Liability</td>
<td>• Construction</td>
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<td>• Bailees Liability</td>
<td>• Professional Services</td>
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<td>• Education &amp; Healthcare</td>
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<td></td>
<td>• Life Sciences</td>
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<td><strong>EXECUTIVE &amp; PROFESSIONAL LINES</strong></td>
<td>• Publicly Traded and Large Privately Owned Commercial Firms</td>
</tr>
<tr>
<td>• Directors and Officers Liability</td>
<td>• Banks – Investment Banks, National Banks, Regional Banks</td>
</tr>
<tr>
<td>• Professional Indemnity</td>
<td>• Asset Managers – Managed Funds, AREIT’S’s, Hedge Funds, Private Equity Firms, Venture Cap Firms, Insurance Companies and Brokerages</td>
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<td>• Statutory Liability</td>
<td>• Architects and Engineers</td>
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<td>• Crime</td>
<td>• Construction</td>
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<td>• Investment Managers Insurance</td>
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<td>• Single Project PI</td>
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<td>• Rectification Costs</td>
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<td>• Regulatory Costs</td>
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<td>• Extortion Costs</td>
<td>• Emergency Response Costs</td>
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<td>• Third Party Liability</td>
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<td>• Financial Institutions Professional Indemnity</td>
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<td>• Miscellaneous Professional Liability</td>
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<tr>
<td>• Design &amp; Construct Professional Liability</td>
<td>• Management Liability</td>
</tr>
<tr>
<td>• Management Liability</td>
<td><a href="mailto:info@bhspecialty.com">info@bhspecialty.com</a></td>
</tr>
</tbody>
</table>
RISK ENGINEERING

At BHSI our approach is to work with our customers to apply a ‘risk based’ assessment process within a ‘commercial’ framework.

We will endeavour to:
• Engage with our customers to understand their insurance related risks
• Discuss and communicate risk in terms of likelihood and consequence
• Jointly identify cost effective and practical risk reduction opportunities

We acknowledge:
• That the perception of risk is based on an individual’s experience and knowledge
• Our customers are industry experts
• We are experts in the risk management process, claim management and fire protection

We pride ourselves on always trying to:
• Identify and assess risk for the benefit of our customers
• Facilitate the communication of our customers’ efforts to manage risk
• Communicate in a clear and concise manner

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Berkshire Hathaway Specialty Insurance (BHSI) Spain provides commercial property, including construction and power, energy and mining, casualty, executive and professional lines and marine insurance.

**Our Products**

**PROPERTY**
- All Risks Property Damage and Business Interruption
- CAT only
- Quota Share/Primary/Excess of loss
- Infrastructures (roads, airports, ports and terminals, desalination plants)
- Rail (light rail, trams, metros)
- Chemical Processing
- Manufacturing Companies
- Transport and Logistics
- Pharmaceutical Industry
- Real Estate

**CONSTRUCTION**
- Single Projects:
  - Contract Works (CAR/EAR)
  - Third Party Liability (TPL)
  - Delay in Start Up (DSU)
- Annual Contract Works
- CAT only
- Inherent Defects Insurance (IDI/Decennial)
- Power generation: Conventional and Renewable
- Energy: Pipelines, Oil & Gas, LNG, Refineries, etc.
- Buildings: Commercial, Industrial, Residential, etc.
- Infrastructures: Roads, Railways, Airports, Bridges
- Wet Risks: Dams, Jetties, Harbors, etc.

**POWER, ENERGY & MINING**
- All Risks Property Damages and Business Interruption
- Machinery Breakdown
- CAT only
- Construction & Operation package
- Quota Share/Primary/Excess of loss
- Operational Power & Utilities
- Renewable Energy
- Mid/Down-stream Energy
- Mining including underground
### Our Products

**CASUALTY**
- Third Party General Liability
- Employers Liability
- Products Liability
- Construction Liability
- Primary and Excess

**Executive Lines, Commercial & Financial Institutions**
- Directors and Officers Liability
- Side A D&O Insurance
- Excess D&O
- Employment Practice Liability
- Commercial Crime
- FIDIC Crime Insurance
- Financial Error & Omissions
- Prospectus Offering of Securities Insurance

**Professional Lines & Cyber**
- Professional Liability
- Cyber Liability

**Marine**
- Marine Cargo
- Stock Throughput
- Project Cargo and Delay in Start Up
- Marine Equipment

### Industry Focus

- Manufacturing and Distribution
- Real Estate
- Transport and Logistics
- Media and Technology/Telecommunications
- Food and Beverage
- Energy and Construction

**Executive Lines, Commercial & Financial Institutions**
- Publicly Traded and Large Privately Owned Commercial Firms
- Banks – Investment Banks
- Asset Managers – Mutual Funds, Hedge Funds, Private Equity Firms, Venture Capital Firms
- Insurance Companies and Brokerages
- Other diversified Financial Institutions

**Professional Lines & Cyber**
- Lawyers
- Solicitors and Accountants
- Architects & Engineers
- Media
- Technology
- Real Estate
- Miscellaneous
- Consultants
- Marketing Firms

**Marine**
- Importers and Exporters
- Manufacturing and Distribution
- Energy and Construction: Oil, Gas, Petrochemical and Renewables
- Mining and Metallurgy
- Technology
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In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHIIL). BHEI is an Irish domiciled Designated Activity Company, Registration Number 636883 and Registered Office at 2nd Floor, 7 Grand Canal Street Lower, Dublin D02 KW81. BHEI is an affiliate of Berkshire Hathaway Specialty Insurance Company (BHSIC), a Nebraska USA domiciled corporation, which provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance, and BHEI is a subsidiary of Berkshire Hathaway International Insurance Limited (BHIIL), an incorporated England and Wales limited liability company, Registration Number 3230337 and Registered Office at 8 Fenchurch Place, 4th Floor, London EC3M 4AJ, United Kingdom. BHSIC, BHIIL and BHEI are part of Berkshire Hathaway’s National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and A+ from Standard & Poor’s. Based in Boston, BHSI has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact info@bhspecialty.com.

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.

info@bhspecialty.com
BHSI UNITED KINGDOM

Berkshire Hathaway Specialty Insurance (BHSI) United Kingdom provides commercial property, casualty, executive and professional lines, including cyber and healthcare liability insurance.

**Coverage**

**GENERAL PROPERTY**
- All Risks - Direct Business, including Terrorism
- Single Peril
- Quota-share/Excess/Primary
- Delegated Authority

**TECHNICAL PROPERTY**
- All Risks - Direct Business, including Terrorism
- Quota-share/Excess/Primary
- Lead-line Capability & Capacity
- Engineering & Survey Resource
- Delegated Authority
- Deductible Buy Down
- Capacity up to USD200m

**CONSTRUCTION**
- Project Specific:
  - Contract Works (C.A.R. / E.A.R.)
  - Primary Third Party Liability (TPL)
  - Delay in Start Up (DSU)
  - Annual Contract Works

**MARINE**
- Marine cargo
- Stock Throughput
- Project Cargo and Delay in Start-up

**Industry Focus**
- Manufacturing
- Financial Institutions
- Healthcare Facilities
- Distribution and Logistics
- Telecommunications/Technology
- Real Estate
- Retail
- Food and Beverage

- Operational Power & Utilities - All Classes
- Mining including below ground
- Process Industries
- Mid/Down-stream Energy
- Mineral and Primary Metals
- Chemical Processing
- Renewable Power

- Buildings
- Civil Works
- Power Generation
- Oil, Gas & Petrochemical
- Mining, Metals and Manufacturing

info@bhspecialty.com
### Coverage

#### CASUALTY
- Primary Public / Products Liability
- Excess Liability
- UK/Eire Employers Liability
- Motor Liability (Loss corridors/deductible buyouts)
- Global Corporate
- Mid Market
- Non Conventional

#### LIFE SCIENCES
- Primary Public / Products Liability
- Excess Liability
- Combined Policy Coverage including Employers Liability & Professional Liability
- Medical Devices
- Nutraceuticals
- Generic Pharmaceuticals
- Clinical Trials
- Biologics
- Compounding Pharmaceuticals

#### EXECUTIVE LINES

**Financial Institutions**
- D&O Liability Insurance
- Side A DIC Insurance
- Pension Trustee Liability Insurance
- FI Professional Indemnity Insurance
- FI Crime Insurance
- Employment Practices Liability
- Public Offering of Security Insurance

**Executive Liability**
- D&O Liability Insurance
- Side A DIC Insurance
- Pension Trustee Liability Insurance
- Commercial Crime Insurance
- Employment Practices Liability
- Prospectus Offering of Securities Insurance

**Cyber Liability**
- Third party exposure
- Response costs to cyber breaches or extortion threats
- Business interruption
- Regulatory investigations, fines and penalties

### Industry Focus

- Security Companies
- Manufacturing & Distribution
- Sports, Entertainment, Leisure
- Real Estate & Retail
- Energy & Energy Related
- Construction
  - Annuals
  - Projects
- Education
- Media
- Transport
- Utilities/Telecoms

- Medical Devices
- Nutraceuticals
- Generic Pharmaceuticals
- Clinical Trials
- Biologics
- Compounding Pharmaceuticals

- Asset managers — Investment managers, Investment advisors, Fund of Funds managers
- Private Equity Firms and Venture Capital Firms
- Banks
- Corporate Finance Firms
- Insurance Companies
- Other diversified Financial Institutions

- Publicly Traded and large Privately owned Commercial firms

- Technology Companies
- Telecommunications Companies
- Financial Institutions
- Banks/Asset Managers/Insurance Companies
- Media Companies
- Hospitality
- Manufacturing

[info@bhspecialty.com](mailto:info@bhspecialty.com)
**Coverage**

**PROFESSIONAL LINES**

**Professional Liability**
- Miscellaneous PI
- Architects & Engineers
- Tech & Media
- Design & Construct
- Cyber Liability for Professional Services Firms

**TRANSACTIONAL LIABILITY**
- Warranty and Indemnity Insurance
- Tax Liability Insurance
- Contingent Liability Insurance

**Industry Focus**

- Design Professionals
- Construction Managers
- Other professionals in the construction industry
- Solicitors
- Accountants
- Employment Agents
- Consultants
- Marketing Firms

- Broad Industry Appetite
In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHIIL). BHEI, an Irish domiciled Designated Activity Company, Registration Number 636883 and Registered Office at One Grant’s Row, Dublin D02 HX96. BHEI is an affiliate of Berkshire Hathaway Specialty Insurance Company (BHSIC), a Nebraska USA domiciled corporation, which provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance, and is a subsidiary of Berkshire Hathaway International Insurance Limited (BHIIL), an incorporated England and Wales limited liability company, Registration Number 3230337 and Registered Office at 8 Fenchurch Place, 4th Floor, London EC3M 4AJ, United Kingdom. BHSIC, BHIIL and BHEI are part of Berkshire Hathaway’s National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor’s. Based in Boston, BHSI has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact info@bhspecialty.com.
BHSI UNITED STATES

Berkshire Hathaway Specialty Insurance in the U.S. provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, medical stop loss, and homeowners insurance.

**Coverage**

**PROPERTY**
- All Risk Property
- Single Peril Earthquake, Flood and Windstorm
- Terrorism

**INLAND MARINE**
- Builder’s Risk
- Open Builder’s Risk
- Motor Truck Cargo
- Warehouse Legal
- Equipment Dealers
- Other miscellaneous floaters

**OCEAN MARINE**
- Ocean Cargo
- Stock Throughput
- Project Cargo / DSU

**Industry Focus**
- Real Estate Companies
- Public Entities
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Manufacturing Companies
- Retail Entities

- Developers
- General Contractors
- Logistics
- Transportation
- Oil & Gas
- Utilities
- Warehousemen

- Life Sciences
- Logistics
- Manufacturing & Distribution
- Retail
- Technology
- Wholesalers
- Oil, Gas & Petrochemical

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<table>
<thead>
<tr>
<th>Coverage</th>
<th>Industry Focus</th>
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</table>
| **CASUALTY** | • Trucking  
• Manufacturing & Distribution  
• Sports, Entertainment, Leisure  
• Real Estate & Retail  
• Energy & Energy Related  
• Construction |
| **ENERGY** | • General Liability  
• Lead Umbrella  
• Excess Liability  
• Auto Buffers  
• Retained Limits  
• Oil & Gas Lease Operators  
• Oil & Gas Contractors  
• Mining Including Quarries, Coal, & Metals  
• Gathering and Transmission Pipelines  
• Gas Stations, Fuel Distributors  
• Power Generators  
• Processing  
• Refining |
| **EXECUTIVE LINES, COMMERCIAL & FINANCIAL** | • Commercial Crime  
• Directors and Officers Liability  
• Side A D&O  
• Excess D&O  
• Fiduciary Liability  
• Fidelity Bonds  
• Employment Practices Liability  
• Financial Errors & Omissions  
• Publicly Traded and Large Privately Owned Commercial Firms  
• Banks – Investment Banks, Money Center Banks, National Banks, Regional Banks  
• Asset managers – Mutual Funds, Hedge Funds, Investment Advisors, Private Equity Firms, Venture Cap Firms  
• Insurance Companies and Brokerages |
| **PROFESSIONAL LINES** | • Professional Liability  
• Cyber Liability  
• Lawyers  
• Architects & Engineers  
• Media  
• Technology  
• Real Estate  
• Miscellaneous Professionals |
| **TRANSACTIONAL LIABILITY** | • Representations and Warranties Insurance  
• Contingent Liability Insurance  
• Class Action Settlement Insurance  
• Manufacturing  
• Financial Institutions  
• Technology  
• Real Estate  
• Energy  
• Healthcare  
• Retail |
| **HOMEOWNERS** | • High Value Homeowners on East Coast  
• Form Flexibility - HO3, HO5  
• Occupancy Flexibility - Primary, Secondary, and Seasonal Homes  
• Owner and Tenant Occupied  
• CAT Property  
• Named Insured Flexibility - Corporations, Limited Liability Companies, Trusts, and Partnerships |

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<table>
<thead>
<tr>
<th>Coverage</th>
<th>Industry Focus</th>
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</thead>
<tbody>
<tr>
<td><strong>HEALTHCARE PROFESSIONAL LIABILITY</strong></td>
<td><strong>Industry Focus</strong></td>
</tr>
<tr>
<td>• Healthcare Liability Umbrella</td>
<td>• Hospitals &amp; Healthcare Systems</td>
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<tr>
<td>• Healthcare Excess Follow Form</td>
<td>• Physician Groups</td>
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<td>• Captive Reinsurance</td>
<td>• Outpatient Care</td>
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<td>• Managed Care E&amp;O: Follow Form Excess</td>
<td>• Large Miscellaneous Facilities</td>
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<tr>
<td>• Senior Care Umbrella Excess</td>
<td>• Managed Care</td>
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<td></td>
<td>• Senior Care &amp; Aging Services</td>
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<tr>
<td><strong>CONSTRUCTION</strong></td>
<td><strong>Industry Focus</strong></td>
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<tr>
<td>• Practice Policies</td>
<td>• Heavy Commercial Trades</td>
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<tr>
<td>• Owner Controlled Insurance Programs</td>
<td>• General Contractors</td>
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<td>(OCIP)</td>
<td>• Infrastructure Projects</td>
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<td>• Contractor Controlled Insurance Program</td>
<td>• Healthcare Projects</td>
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<td>(CCIP)</td>
<td>• Energy Projects</td>
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<td>• Interest Only Projects</td>
<td>• Commercial Buildings</td>
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<td>• Builder’s Risk / CAR</td>
<td>• Commercial Grade Residential</td>
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<tr>
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<td><strong>Industry Focus</strong></td>
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<td><strong>HUMAN AND SOCIAL SERVICES</strong></td>
<td><strong>Industry Focus</strong></td>
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<tr>
<td>• Professional Liability</td>
<td>• Community Action Organizations</td>
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<tr>
<td>• Property</td>
<td>• Paratransit Agencies</td>
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<tr>
<td>• Crime</td>
<td>• Social Services Agencies</td>
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<td>• Inland Marine</td>
<td>• Youth Services Agencies</td>
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<tr>
<td>• Commercial Auto</td>
<td><strong>Industry Focus</strong></td>
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<td>• General Liability</td>
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<td>• Senior Care &amp; Aging Services</td>
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<tr>
<td><strong>MEDICAL STOP LOSS</strong></td>
<td><strong>Industry Focus</strong></td>
</tr>
<tr>
<td>• BHSI’s team has extensive experience</td>
<td>• Financial Institutions</td>
</tr>
<tr>
<td>tailoring medical stop loss coverage for</td>
<td>• Healthcare</td>
</tr>
<tr>
<td>a wide range of sectors.</td>
<td>• Manufacturing</td>
</tr>
<tr>
<td></td>
<td>• Professional Services</td>
</tr>
<tr>
<td></td>
<td>• Public Sector Groups</td>
</tr>
<tr>
<td></td>
<td>• Taft Hartley Plans</td>
</tr>
<tr>
<td></td>
<td>• Self-Administered Groups</td>
</tr>
<tr>
<td></td>
<td>• Groups Embracing Referenced Based Pricing Models</td>
</tr>
<tr>
<td></td>
<td>• Colleges and Universities</td>
</tr>
<tr>
<td><strong>TRAVEL</strong></td>
<td><strong>Industry Focus</strong></td>
</tr>
<tr>
<td>• Travel Convenience Insurance</td>
<td>• Individual Consumer</td>
</tr>
<tr>
<td>• Travel Accident Insurance</td>
<td>• Travel Agents</td>
</tr>
<tr>
<td>• Travel Agents &amp; Tour Operators E&amp;O</td>
<td>• Tour Operators</td>
</tr>
<tr>
<td>• Concierge Services</td>
<td>• Airline &amp; Cruise Carriers</td>
</tr>
<tr>
<td></td>
<td>• Online Travel Agents</td>
</tr>
<tr>
<td></td>
<td>• Corporate Travel Agents</td>
</tr>
</tbody>
</table>

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### Coverage

#### PROGRAMS
- All Risk Property
- Single Peril Earthquake, Flood and Windstorm
- General Liability
- Automobile
- Umbrella/Excess
- Professional Liability

#### LIFE SCIENCES
- Product Liability
- Medical Devices
- Nutraceuticals
- Generic Pharmaceuticals
- Clinical Trials
- Biologicals
- Compounding Pharmaceuticals

#### SURETY
- Performance Bonds
- Bid Bonds
- Payment Bonds
- Construction
- Practice Policies
- Owner Controlled Insurance Programs (OCIP)
- Contractor Controlled Insurance Program (CCIP)
- Interest Only Projects
- Builder’s Risk / CAR
- Contractors
- Construction Material Suppliers
- Equipment Suppliers
- Construction Outsource Services
- Heavy Commercial Trades
- General Contractors
- Infrastructure Projects
- Healthcare Projects
- Energy Projects
- Commercial Buildings

#### TRANSPORTATION
- Buffers and Excess Liability
- Follow Form
- Umbrella
- Retained Limits
- All Necessary Filings
- All Non-passenger Vehicular
- For Hire and Corporate Fleets

### Industry

- Affinity Associations
- Allied Healthcare
- Builder’s Risk
- Event Liability
- Human & Social Services
- Miscellaneous Professionals
- CAT Property

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- Allied Healthcare
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- Healthcare Projects
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- Commercial Buildings

- All Non-passenger Vehicular
- For Hire and Corporate Fleets

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BHSI MULTINATIONAL

Berkshire Hathaway Specialty Insurance (BHSI) Multinational provides customised multinational solutions to customers around the globe.

GLOBAL REACH, WIDE RANGING TAILORED COVERAGE

Our dedicated team partners with our underwriting teammates around the globe and stands ready to deliver tailored multinational solutions in over 170 countries across the globe for any of our full range of coverages including:

• Commercial General Liability
• Crime
• Cyber
• Directors & Officers
• E&O/Professional Indemnity
• Marine Cargo Liability
• Property
• Umbrella/Excess Liability
• Accident & Health

EXPERTISE WORLDWIDE

We understand the local legal, regulatory and insurance issues customers face. Through BHSI’s owned operations, affiliated offices, and our dedicated network partners, our customers can rest assured that all policies are backed by BHSI’s top rated balance sheet and are compliant and structured to meet their unique needs.

TRANSPARENCY AT EVERY STAGE

Ongoing communication with customers and brokers is essential and a top priority at BHSI. Our customers can expect to receive:

• Periodic Program Statements with details of policy issuance and premium payments by country
• Claims Welcome Letters summarizing program information, customized claim handling requirements and BHSI and local claim contacts around the world
• Customised Global Claims Plan to ensure claims handling is smoothly coordinated, locally and globally and tailed to our customer’s specific needs and preferences

CLAIMS IS OUR PRODUCT.

• Our global claims team is proactive in engaging customers and brokers early in the development of every multinational program
• Our experienced claims team had handled thousands of multinational program claims through resolution

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