



CITYNET

LLOYD'S BROKER

Broker at **LLOYD'S**

# Who we are

Citynet is an independent Lloyd's broker specialising in the placement of commercial business into the London market on behalf of UK and Irish insurance intermediaries. Our independence gives us the freedom to trade without restrictions throughout the London market, enabling our team to focus its energy on sourcing innovative solutions to unusual challenges and hard-to-place risks.

Founded in 2000 and achieving Lloyd's accreditation in 2005, Citynet is owned entirely by its working directors. This model allows us to invest robustly in the development of our staff and enables profits to be shared and reinvested into our business. Our approach ensures that we attract the most talented professionals to work for us and creates an environment where all employees have a stake in our success.

We act purely as a wholesale broker, which means that we only deal with other insurance intermediaries. This structure encourages lasting partnerships with other insurance professionals that are based upon trust, transparency, respect and a mutual desire to win and retain clients.



# What we do

Citynet is a leading provider of specialist schemes and services to insurance intermediaries throughout the UK and Ireland. Whether through our exclusive schemes or our market-leading services, it is our objective to build a sustainable business that promotes long-term growth over short-term profit.

With an unparalleled level of knowledge, we understand our clients' needs, the pitfalls of UK laws and regulations and the London market in which we operate. This breadth of understanding ensures that Citynet can be relied upon to offer expert guidance and sound advice when trusted with your business.

It is our excellent service, integrity and specialist knowledge that drives our success and stands testament to our approach to business. Moreover, as a major producer of premium into the London market, Citynet is in a strong position to negotiate the very best deals for your clients and offer a genuine alternative to the composite market.





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Engineers Combined

# Engineers Combined

Our Engineers Combined scheme offers a comprehensive solution for engineers' property and liability insurance. We understand that the often complex products and heavy industrial processes involved in the sector present many significant and varied threats to engineering companies. Cover under Engineers Combined is both broad and flexible, accommodating a variety of businesses whilst remaining adjustable to their individual needs. Citynet has a long history of placing engineering risks, and you can trust that under our scheme we retain the same dedication to professional service at a very competitive premium.

## What does it cover?

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- Commercial Property
- Business Interruption
- Money & Personal Assault
- Goods In Transit
- Computer Breakdown
- Financial Loss
- Employers' Liability
- Public and Products Liability
- Terrorism

## Who is it for?

---

- Precision engineers
- Structural steel fabricators and erectors
- Fabricators of products to the motor and rail industries, including fuel systems and safety-critical components
- Sheet metalworkers
- General fabricators and installers
- Worldwide exporters including to the USA and Canada
- Engineers working in hazardous locations

## What are the benefits?

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- 'All Risks' property cover
- Property at third party premises
- Mortgagees' interest extension
- Unauthorised use of utilities cover
- Underground services extension
- Loss of essential personnel
- Lottery winner condition
- Transit of plant between locations
- Terminal ends extension
- Financial loss extension
- Customers and suppliers extension
- Denial of access
- Disease cover
- No height or depth restrictions
- Stock in the open wider perils cover
- Long-term agreements available
- No hazardous locations restrictions
- Cover for damage to customers goods

*"We understand that the often complex products and heavy industrial processes involved in the sector present many significant and varied threats to engineering companies."*

For further information and new enquiries, please contact us at [schemes@citynet.eu.com](mailto:schemes@citynet.eu.com) or one of our team below:

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Plastics Combined



# Plastics Combined

Our Plastics Combined scheme offers a commercial combined solution for plastics companies manufacturing products for a diverse range of industries. Our experienced team members understand the pitfalls faced by your client when purchasing insurance. Plastics Combined aims to navigate these pitfalls, providing comprehensive cover whilst remaining adaptable to the particulars of each risk. Under Plastics Combined you can expect the same exceptional level of service and commitment to your clients offered across the Citynet brand.

## What does it cover?

---

- Commercial Property
- Business Interruption
- Money & Personal Assault
- Goods In Transit
- Computer Breakdown
- Financial Loss
- Employers' Liability
- Public and Products Liability
- Terrorism

## Who is it for?

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- Plastic fabricators
- Injection moulders
- Blow moulders
- Fabricators of products to the motor and rail industries, including hydraulic hoses
- Laminators
- Rotation moulders
- Extruders
- Worldwide exporters, including to the USA and Canada
- Installation and erection

## What are the benefits?

---

- 'All Risks' property cover
- Property at third party premises
- Mortgagees interest extension
- Unauthorised use of utilities cover
- Underground services extension
- Loss of essential personnel
- Lottery winner condition
- Transit of plant between locations
- Terminal ends
- Financial loss extension
- Customers and suppliers extension
- Denial of access
- Disease cover
- No prerequisite height or depth restrictions
- Stock in the open wider perils
- Long term agreements available
- No hazardous locations restrictions
- Cover for damage to customers goods

*"Our experienced team members understand the pitfalls faced by your client when purchasing insurance."*

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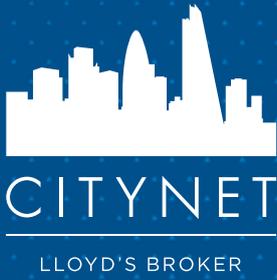
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Manufacturers Combined



# Manufacturers Combined

Manufacturers Combined is a commercial combined scheme suitable for manufacturers of all types of materials and products across multiple industries. The scheme offers a competitive alternative to the composite market, whilst retaining the benefits available to your clients in the skills and expertise of a leading Lloyd's broker. We assess the needs of each client on an individual basis to ensure that the coverage offered is market-leading, and to support you in best managing your clients' demands.

## What does it cover?

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- Commercial Property
- Business Interruption
- Money & Personal Assault
- Goods In Transit
- Computer Breakdown
- Financial Loss
- Employers Liability
- Public and Products Liability
- Terrorism

## Who is it for?

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- Manufacturers of metal, wood, glass, ceramics and textiles
- Furniture makers
- Manufacturers of industrial equipment including agricultural machinery, furnaces and gas containers
- Manufacturers of Automotive and Rail Products
- Manufacturers of technological products
- Worldwide Exporters including to the United States and Canada

## What are the benefits?

---

- 'All Risks' property cover
- Property at third party premises
- Mortgagees interest extension
- Unauthorised use of utilities cover
- Underground services extension
- Loss of essential personnel
- Lottery winner condition
- Transit of plant between locations
- Terminal ends extension
- Financial loss extension
- Customers and suppliers extension
- Denial of access
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- No hazardous locations restrictions
- Cover for damage to customers goods

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# Property Owners Scheme



## Property Owners Scheme

Our Property Owners Scheme provides bespoke solutions to fit our clients' needs. The scheme is suitable for all property owners and covers a broad range of trades. Our partnership with QBE allows us to offer substantial capacity with a very competitive rating structure providing a genuine alternative to composite insurers whilst retaining the expertise of a Lloyd's Broker.

The ability to quote risks in-house means we are able to provide a first class service to our brokers with quick turnaround on quotes and prompt issuing of policy documentation.

### What do we do?

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Property Owners cover including:

- Material damage
- Loss of rent
- Alternative accommodation
- Property owners liability
- Employers liability
- Terrorism

### Who is it for?

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- Apartment blocks
- Offices
- Retail
- Industrial
- Warehousing
- Private dwelling houses
- ... and much more

### What are the benefits?

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- Competitive rating structure
- Full range of trades
- Substantial line sizes up to EUR 200 million
- Quick turnaround on quotes

"We offer an expert support service throughout the policy period, responding quickly and comprehensively to technical queries and complex challenges as they arise."

For further information and new enquiries, please contact us at [broker@citynet.eu.com](mailto:broker@citynet.eu.com) or one of our team below:

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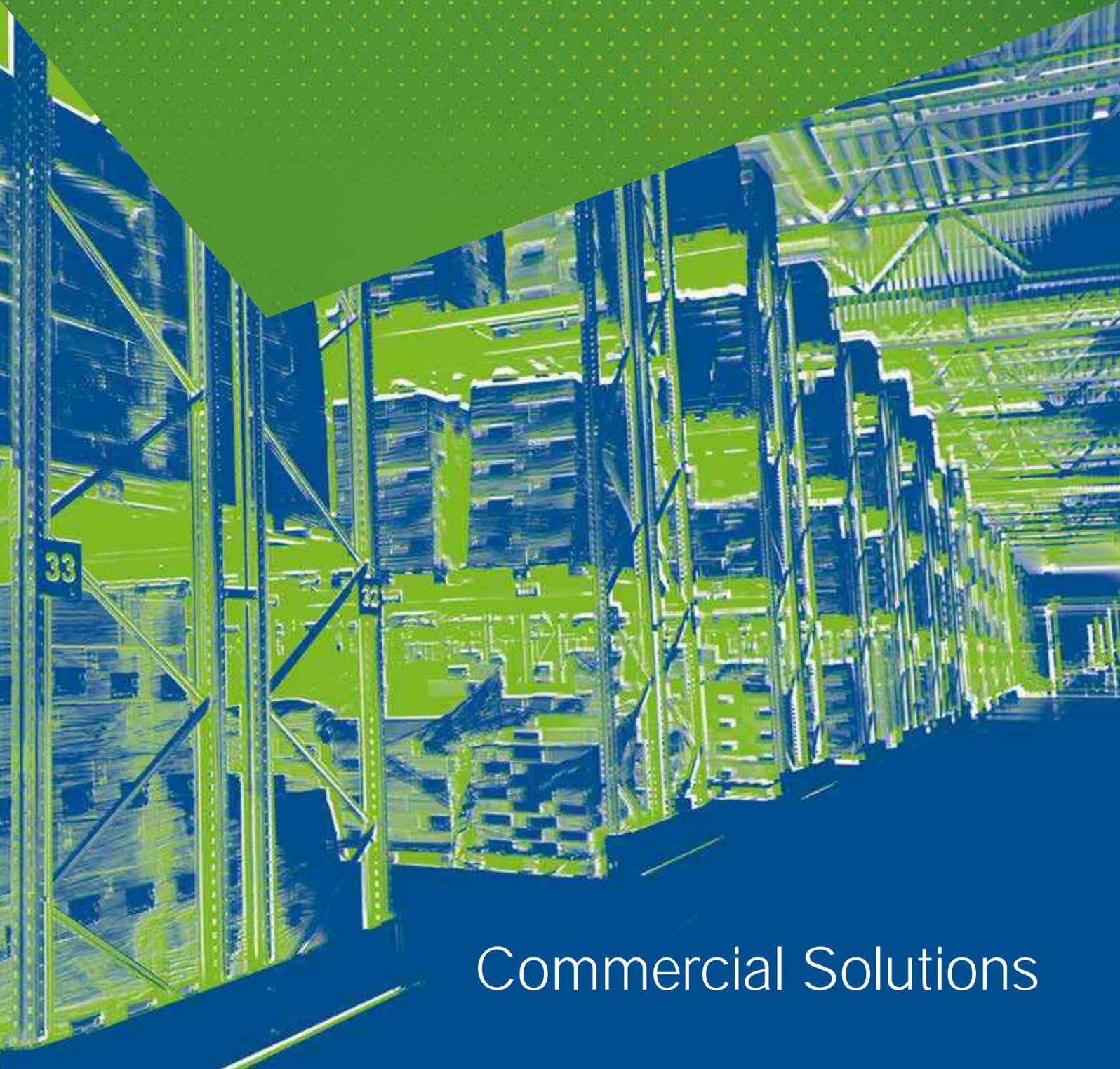
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Commercial Solutions

## Commercial Solutions

We provide innovative insurance solutions to the ever-changing challenges facing businesses in the UK whilst maintaining the traditional values that you would expect from an established Lloyd's broker.

Citynet Commercial Solutions access all major London market and Lloyd's insurers. By capitalising on our wide range of exclusive binders and our strong open market presence, we ensure that only the most comprehensive cover – at the best possible terms – is secured for your clients.

Citynet Commercial Solutions are committed to providing the highest standards of professional service. We assign you a dedicated Account Executive who will liaise with our specialist broking and servicing teams to project manage each account from the initial proposal stage and throughout the duration of the insurance programme.

### What do we do?

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We arrange all types of commercial insurance for UK domiciled businesses, including but not limited to:

- Primary and Excess Property and Business Interruption
- Primary and Excess Employers, Public and Products Liability
- Commercial Combined
- Contractors All Risks
- Property Owners

### Who is it for?

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We target UK corporate clients and can assist with all types of heavy industry, engineering and technically complex trades, including but not limited to:

- Food preparation, production and supply
- Contractors and construction
- Medical device manufacturers and suppliers
- Chemical manufacturers, processors and suppliers
- Overseas assets and liabilities
- Warehouse and distribution
- Sports and leisure
- Life sciences
- Waste and recycling
- Social care and community

*“By capitalising on our wide range of exclusive binders and our strong open market presence, we ensure that only the most comprehensive cover – at the best possible terms – is secured for your clients.”*

For further information and new enquiries, please contact one of our team below:

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Motor Fleet  
Solutions



## Motor Fleet Solutions

We are a well established team with over 100 years combined experience in arranging Motor Fleet insurance in the Lloyd's and London markets. Our expert knowledge and quick response times mean that we consistently outperform our competitors on cover, price and service.

We place particular emphasis on working closely with our trading partners in order to understand the specific requirements of each risk. Once we have reviewed all of the facts, we work with you to agree a broking strategy – a process facilitated by our exceptional ability to comprehensively cover the London market.

Citynet Motor Fleet's quick and efficient service, together with our reputation for tenacity and transparency, gives you the comfort to trust us with your clients' insurances.

### What do we do?

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We arrange all types of conventional and non-conventional motor fleet insurance programmes, including but not limited to:

- Comprehensive
- Third Party Fire and Theft
- Third Party Only
- Long Term Agreements

### Who is it for?

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We can consider all types of fleet business, including but not limited to:

- Hauliers (including continental)
- Hazardous goods carriers
- Waste disposal
- Bus and coach operators
- Car transporters
- Business car and van
- Self-drive hire
- Credit hire
- Private and public hire

*"Our expert knowledge and quick response times mean that we consistently outperform our competitors on cover, price and service."*

For further information and new enquiries, please contact us at [motor@citynet.eu.com](mailto:motor@citynet.eu.com) or one of our team below:

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# Professional Solutions



## Professional Solutions

We provide tailored insurance solutions to all types of professional risks. By drawing upon our collective experience of broking and underwriting, both international and domestic, we are well positioned to offer market leading services and advice.

Citynet Professional Solutions enjoy strong working relationships throughout the Lloyd's and London markets which enable us to source innovative solutions to even the most intricate risks. We offer an expert support service throughout the policy period, responding quickly and comprehensively to technical queries and complex challenges as they arise.

It is our fresh approach and specialist knowledge that separates us from our competitors and ensures that we secure the very best value and coverage for your clients.

### What do we do?

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We arrange all types of Primary and Excess Professional Risk Insurance for UK and International businesses including but not limited to:

- Professional Indemnity
- Directors and Officers
- Medical Malpractice
- Cyber Liability
- Technology Risks
- Project Specific Insurance

### Who is it for?

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We can assist with all types of traditional lines of domestic and multinational businesses including but not limited to:

- Architects
- Engineers
- Accountants
- Insurance Brokers
- Surveyors
- Solicitors
- Charity and Pension Trustees
- Design and Construct
- Miscellaneous

*"We offer an expert support service throughout the policy period, responding quickly and comprehensively to technical queries and complex challenges as they arise."*

For further information and new enquiries, please contact us at [professional@citynet.eu.com](mailto:professional@citynet.eu.com) or one of our team member below:

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#### David Reed

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Specialty Solutions

## Specialty Solutions

We provide solutions to a comprehensive range of specialty risks. Our team understands the complexities of unusual classes of business and are well placed to guide you through the pitfalls and help you to bridge the gaps in cover that occur in conventional policies.

We work closely with you to ensure that we fully understand each exposure. When we are confident that we have understood all of the details, we work with underwriters to develop a solution that is bespoke to your clients' needs.

It is our excellent reputation and expert knowledge that enables us to negotiate the best possible coverage and terms for your clients.

### What do we do?

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We arrange all types of Specialty Insurance for UK domiciled businesses including but not limited to:

- Product Recall
- Accidental and Malicious Contamination
- Financial Loss
- Product Guarantee
- Environmental Impairment Liability
- Stand-alone Terrorism including Primary and Excess Employers and Public Liability

### Who is it for?

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We can assist with property owners, heavy industry, engineering and all technically complex trades, including but not limited to:

- Foundries
- Wholesale and distribution
- Automotive parts manufacturers
- Food and drink
- General manufacturing
- General and precision engineers

*"Our team understands the complexities of unusual classes of business, and is well placed to guide you through the pitfalls and help you to bridge the gaps in cover that occur in conventional policies."*

For further information and new enquiries, please contact one of our team below:

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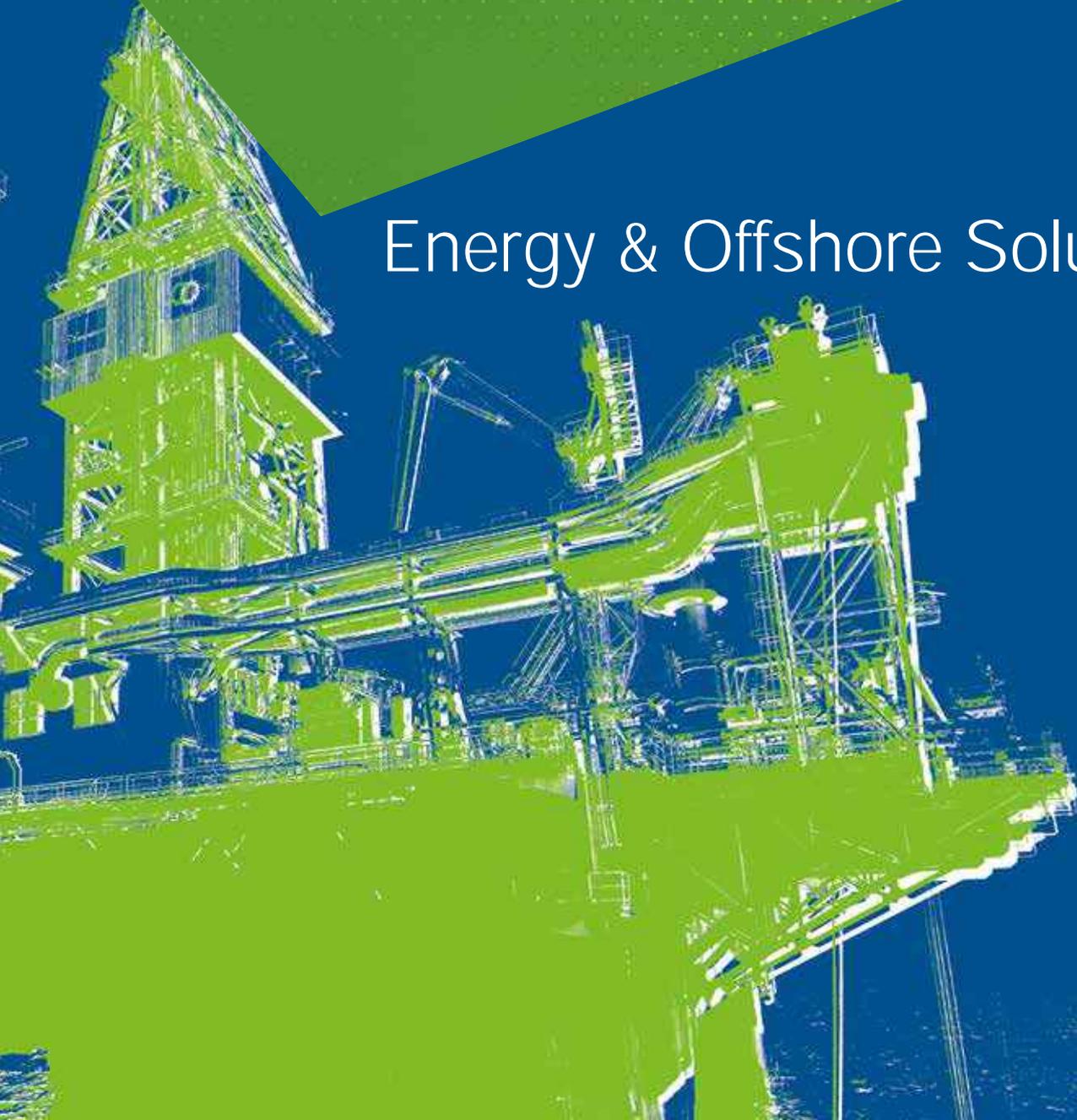


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Energy & Offshore Solutions



## Energy & Offshore Solutions

We provide a comprehensive service tailored to the individual needs of your energy and offshore clients. Whether individual contractors or large-scale manufacturers to the oil and gas industry, Citynet Energy and Offshore Solutions can assist.

Using the open market or one of our exclusive facilities, we ensure that the programmes we arrange address the deficiencies that can be found in the cover provided by conventional policies.

We understand the complexities of the contractual and environmental obligations to which your clients are subject, and our programmes are always designed with these in mind. Our specialist team of experts are committed to providing exceptional service and advice to help you secure and retain clients.

### What do we do?

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We arrange all types of insurances for businesses involved in energy and offshore work, including but not limited to:

- Primary and Excess Property and Business Interruption
- Primary and Excess Employers, Public and Products Liability
- Contractors All Risks

### Who is it for?

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We target small to medium sized businesses and can consider all types of trades, including but not limited to:

- Specialist drill contractors
- Rope access work
- On and offshore oil and gas contractors
- Offshore piling and construction
- Commercial divers and subsea engineers
- On and offshore energy producers including all types of renewables and biomass
- Drone manufacturers and operators
- Worldwide exposures including USA and Canada

*"We understand the complexities of the contractual and environmental obligations to which your clients are subject, and our programmes are always designed with these in mind."*

For further information and new enquiries, please contact one of our team below:

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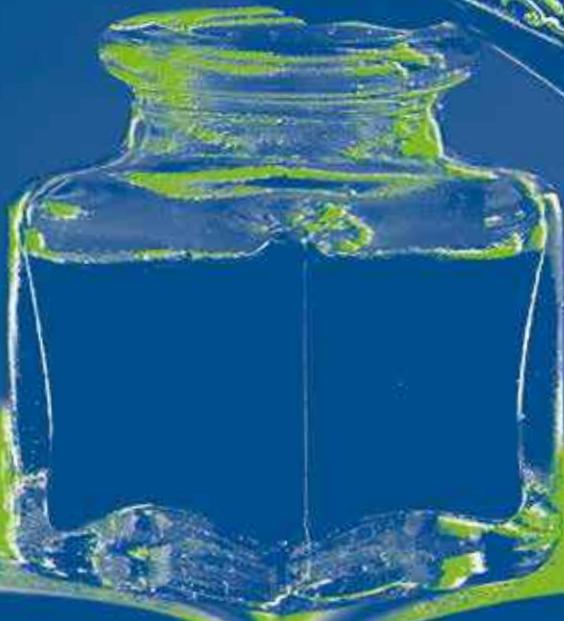


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Binder Solutions



## Binder Solutions

We are a market leader in the placement and management of binding authorities and trade-specific binders into the Lloyd's and London markets on behalf of brokers and MGAs throughout the UK.

Citynet Binders Solutions are experts in developing and servicing profitable delegated authority programmes for our clients. Our extensive market relationships and our position as a major producer of premium into the London Market enable us to source the best possible deals from a broad range of insurers.

Our broking, technical and claims teams pay close attention to detail and are experienced in providing smooth and efficient processes that make us a valuable partner in any tri-party arrangement.

### What do we do?

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We arrange all types of binding authorities for UK intermediaries, including but not limited to:

- New Ventures
- Property
- Commercial Combined
- Liability
- Online Platforms

### Who is it for?

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- Brokers
- Intermediaries
- Managed General Agents

### Testimonials

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"We ended a 15 year relationship with our previous Lloyd's broker by appointing Citynet. Since their appointment, Citynet have replaced markets, renegotiated remuneration and undertaken a thorough review of our wordings. I have been impressed by their straightforward, transparent approach and their exceptional service standards."

"Having worked with the team at Citynet for over 10 years, I would not hesitate to recommend their services. Throughout the time that we have dealt with them they have always worked hard to ensure that our business is well looked after. We find their approach to be modern but traditional and their team friendly and professional."

*"Our extensive market relationships and our position as a major producer of premium into the London Market enable us to source the best possible deals from a broad range of insurers."*

For further information and new enquiries, please contact us at [facilities@citynet.eu.com](mailto:facilities@citynet.eu.com) or one of our team members below:

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Terrorism Insurance



## Terrorism Insurance

We provide comprehensive solutions to the ever growing risks facing businesses from terrorism. Our team is proven in sourcing and delivering results to a broad range of complex risks.

Citynet Terrorism Solutions unique approach is what makes us stand apart from our contemporaries. By working with our broker partners to fully understand the risks faced by their clients, we are able to offer the widest cover at the best possible terms.

It is our ability to analyse risk and think outside of the box that enables us to procure unconventional solutions to unusual challenges.

### What do we do?

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We arrange all types of Primary and Excess Terrorism Insurance for UK and International businesses including but not limited to:

- Property and Business Interruption
- Public Liability
- Employers Liability
- Plant and Machinery
- Construction Projects
- Denial of Access

### Who is it for?

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We can assist with most businesses requiring terrorism cover including but not limited to:

- Commercial Property Owners
- Business with multi locations including international
- Pubs and Hotel chains
- Retailers

“We offer an expert support service throughout the policy period, responding quickly and comprehensively to technical queries and complex challenges as they arise.”

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Cyber Insurance



## Cyber Insurance

We provide a fully tailored and comprehensive solution in the ever-evolving world that is Cyber Insurance. We understand that this is often seen as an unknown quantity and we can help our broker partners to fully understand the threats faced by their clients and help bespoke a product to best suit the needs of their individual businesses.

As the threats increase and are published daily in the press, we appreciate the increasing demand for what is quite often a new product purchase, and we can help select the best solution through a broad spectrum of insurer partners.

It is our ability to analyse risk and think outside of the box that enables us to procure unconventional solutions to modern world challenges.

### What do we do?

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We arrange all types of Primary and Excess Cyber Insurance for UK and International businesses including but not limited to:

- Primary 1st party and 3rd party coverage
- Stand-alone excess layer policies
- Obtaining "introductory" cyber policy products
- Offer fully bespoke products inclusive of crisis management services
- SME business through to multinational

### Who is it for?

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We can assist with the majority of business requiring Cyber insurance including but not limited to:

- Professional service companies including Accountants, Architects & Engineers, Attorneys, Business Process Outsourcing, Consultants, Real Estate, Insurance Brokers, etc.
- Tech companies
- Construction companies
- Media
- Education
- Healthcare providers & vendors
- Public entities
- Retail and Hospitality
- Utilities
- Manufacturing and Wholesale

"We offer an expert support service throughout the policy period, responding quickly and comprehensively to technical queries and complex challenges as they arise."

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Claims

## Claims

We offer a reliable, trustworthy, in-house claims service which is built upon our extensive knowledge and over 65 years of experience in the London market. Our team takes a pro-active stance, working with clients to minimise their exposures and reduce the number of losses that they suffer. We believe in a personal approach and will happily meet with clients to fully understand their needs and requirements.

### What do we do?

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Citynet understands the impact that a claim can have on your clients' business which is why, when a loss occurs, you will be assigned a dedicated claims handler who will work closely with all parties to achieve a quick result that is fair, reasonable and satisfactory to your client.

When a claim is made, it is our aim to make the insured's policy work for them. We stand up for our clients, investigating coverage issues and challenging decisions where necessary. Where issues do arise, our experienced team is always on hand to provide guidance and reassurance when they are needed most.

### How to make a claim

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All new claims should be advised to [claims@citynet.eu.com](mailto:claims@citynet.eu.com). In the event of an urgent situation please contact us on one of the numbers below.

*"The claims service that we received was first class and the truth be told whatever I write will not convey how good Citynet were on the claim."*

**Shane Bermingham,**  
MD, Bermingham Hooper Dolan Insurances Ltd

*"Having dealt with Citynet for over 15 years, I cannot recommend their claims service highly enough. The service is fast, proactive and very efficient and crucially in our business very client focused."*

**Conor Lyons,**  
Director, First Ireland

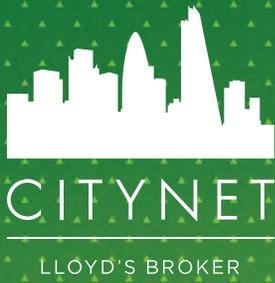
For further information and new enquiries, please contact us at [claims@citynet.eu.com](mailto:claims@citynet.eu.com) or one of our team members below:

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Your Trusted Partner

# Citynet Underwriting



## Citynet Underwriting

We are a first class underwriting facility with an A rated capacity provider, creating Bespoke Solutions for Standard, Non-Standard, Hard to place and Unusual Risks with a speedy turnaround on quotations and documents.

Helping our brokers grow their business and provide an excellent cover for their clients is our ultimate goal. Our fantastic team of underwriters has over 30 years' experience within this industry sector offering market leading service and a forward thinking, realistic approach to underwriting. Their knowledge to understand risks and requirements will enable them to write the best cover to suit your clients' needs.

Any risks that are not suitable for our in house facility will be sent on to our dedicated account executives who will obtain terms from the London market.

### What do we do?

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Commercial combined packages including but not limited to:

- Material damage
- Business Interruption
- Employers Liability
- Public Liability
- Money
- Computer cover
- Goods in transit
- Liability only packages
- Material damage only packages

Real Estate packages including but not limited to:

- Material damage
- Loss of rent
- Alternative accommodation
- Property owners liability
- Terrorism

### Who is it for?

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Target trades including but not limited to:

- SME Solutions (Commercial Combined, Retailers, Liability, Building & Allied Trades)
- Real Estate Solutions (Commercial Residential Property, Unoccupied Property, Apartment Blocks)
- Transport Solutions (Haulage Contractors, Couriers, etc.)
- Manufacturing Solutions ( Woodworking Risks, Food Risks, etc.)
- Engineering Solutions (Steel Fabricators, Precision Engineering, etc.)
- Leisure (Hotels, Restaurants, Public houses, Amusement Arcade, etc.)

### What are the benefits?

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- A rated capacity
- Fast quote and documentation turnaround
- Extensive Irish and UK market knowledge
- Direct contact with underwriters

For further information and new enquiries, please contact us at [underwriting@citynet.eu.com](mailto:underwriting@citynet.eu.com) or one of our team below:

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