

# SPECIE

Expert care for high-value items



COMMERCIAL ADVANTAGE. MUTUAL BENEFIT



**AEGIS London SPECIE**

**In today's world, risks are constantly evolving. AEGIS London, as a Lloyd's syndicate and as part of a long-established mutual insurance business, is able to plan effectively and manage the challenges this presents, providing continuity and security to our clients.**

We are one of over 50 businesses operating within the Lloyd's market, firms of highly experienced specialist underwriters who accept risk on behalf of a range of capital providers. Together, we form one of the world's largest commercial insurance and reinsurance brands.

The breadth and depth of specialist underwriting and broking expertise, brought together under one roof at Lloyd's, underlies why we are trusted to insure the world's newest, toughest and most complex risks.

Our business comes from all over the world, to London, because of Lloyd's.

We are strong in certain areas because we invest in understanding them. We then take these strengths, for instance in the actuarial, engineering and catastrophe modelling disciplines, and exploit them pragmatically for the good of our clients. We are also constantly looking for opportunities to bring a new, higher level of technical expertise to everything that we do.

The Lloyd's name may act as our calling card, but it is AEGIS London's growing reputation – our aspiration to be the best – that sticks in people's minds.

This reputation, of course, starts with our people. They forge and retain personal relationships with clients and teams are small so there is continuity of contact. This leads to an open culture, easy transfer of information, swift decision making and effective resolution of claims.

AEGIS London's specie team offers underwriting across a breadth of classes in this sector. These come under five main headings – jewellery, fine art, cash-in-transit, general specie and motor vehicle fire, theft and collision damage – with the team bringing to each the same deft touch and professionalism that is evident in all of the markets in which the company operates.

We offer products for both commercially and privately owned jewellery, at home, in transit, in store or on exhibition.

We also provide specialist products for precious stones that are going to be cut, polished or set – processes that could

result in unforeseen structural damage – so as to give peace of mind to the owner.

The same level of care is evident in assessing risk and tailoring policies in the area of fine art. The insured, whether a private individual, a commercial gallery or a dealer, an exhibition venue or a supplier such as a shipper or packer who services the art world, can be confident that the work of art is covered both on site and in transit.

The team provides policies for professional carriers of cash and other valuables, for items with a negotiable or intrinsic value such as precious metals, documents and stamps, and for high-value vehicles that can be tracked by satellite devices.

To each of these the AEGIS London specie team brings a wealth of expertise and international experience. We are equally happy to offer 100% coverage or co-insurance, depending on the risk, acting as lead or follow market.

# SPECIE

**For more information contact:**

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AEGIS London provides cover to a broad range of businesses and individuals within the specie sector.

## **Jewellery**

Our underwriting team offers products for both commercially and privately owned jewellery.

**Jewellers Block:** An all risks policy for retail, wholesale and manufacturing jewellers, diamond dealers and the like.

**Processing Risks:** Specialist coverage for precious stones that are to be cut, polished or set – processes that could result in unforeseen structural damage – and for associated risks.

**Private Jewellery:** Bespoke coverage for individuals with jewellery unable to be covered under standard household policies.

## **Fine art**

We offer cover for art belonging to private individuals, commercial galleries and dealers; at major exhibition sites; or in the care of shippers, packers and storage facilities.

Typically, for galleries and museums, this will include:

- Static or transit risk
- Risk on a first loss basis for permanent collections
- Short period top-up cover for travelling exhibitions

We also provide insurance for shippers, packers and storage facilities which service the art world, in respect of their liability for customer's art while in their care, custody and control.

## **Cash-in-transit**

We provide all risks policies for professional carriers of cash and other valuables.

## **General specie**

We provide cover for other items with a negotiable value – such as precious metals or minerals, cash, documents and stamps – both when they are in transit and at rest.

## **Motor vehicle fire, theft and collision damage**

We provide cover for high-value vehicles fitted with anti-theft satellite tracking devices.



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