



Berkshire Hathaway Specialty Insurance



partner.
IN LOCKSTEP WITH YOU,
LONG TERM.

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.

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 **\$398.3 billion** in total admitted assets and **\$238.3 billion** in policyholder surplus*.

What does our financial strength look like?

strength.

A STRONG TEAM,
OPERATIONALIZING A
STRONG BALANCE SHEET.

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.

skilled.

DECADES OF EXPERIENCE DEVOTED TO YOUR CLAIM.

* Source: Balance sheets as of 09/30/2022 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.

team.
WORKING SHOULDER
TO SHOULDER WITH YOU.

PRODUCTS

yes.
WE CAN TAILOR THAT
COVERAGE FOR YOU.

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.

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.

agile.
CUSTOMER FOCUS,
UNENCUMBERED.



LEADERSHIP TEAM

Peter Eastwood*President*

617.936.2901

peter.eastwood@bhspecialty.com

David Bresnahan*Global Chief Operating Officer*

617.936.2903

david.bresnahan@bhspecialty.com

Marc Breuil*Regional President, Asia Middle East*

+852 3729 1301

marc.breuil@bhspecialty.com

David Fields*Executive Vice President,**Chief Underwriting Officer*

617.936.2902

david.fields@bhspecialty.com

Sanjay Godhwani*Regional President, North America*

617.936.2904

sanjay.godhwani@bhspecialty.com

Mark Lingafelter*Regional President, Australasia*

+61.280.022.159

mark.lingafelter@bhspecialty.com

David Crowe*Head of Global Claims*

617.936.2906

david.crowe@bhspecialty.com

Visit www.bhspecialty.com for the latest
on our expanding product lines.



**Berkshire Hathaway
Specialty Insurance**

Atlanta | Boston | Chicago | Columbia | Dallas | Houston | Indianapolis | Irvine | Los Angeles | New York | Plymouth Meeting
San Francisco | San Ramon | Seattle | Stevens Point | Adelaide | Auckland | Barcelona | Brisbane | Brussels | Cologne | Dubai
Dublin | Frankfurt | Hong Kong | Kuala Lumpur | London | Lyon | Macau | Madrid | Manchester | Melbourne | Munich | Paris
Perth | Singapore | Sydney | Toronto | Zurich

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For more information, contact info@bhspecialty.com.

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Berkshire Hathaway
Specialty Insurance

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

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

ASIA MIDDLE EAST TEAM

Marc Breuil

President, Asia Middle East
+852 3729 1301
marc.breuil@bhspecialty.com

Marcus Portbury

Head of Third Party Lines, Asia
+852 3729 1302
marcus.portbury@bhspecialty.com

Neeraj Yadvendu

Senior Executive Officer, Middle East
+971 50 2404 980
neeraj.yadvendu@bhspecialty.com

Kapil Palathinkal

Head of First Party Lines, Middle East
+971 04 381 6103
kapil.palathinkal@bhspecialty.com

Mary Bruce Kahn

Chief Executive, Singapore & Head of Country Operations, Malaysia
+65 6675 1486
mary.bruce-kahn@bhspecialty.com

Gaithrie Nandrajog

Principal Officer, Malaysia
+603 8408 1005
gaithrie.nandrajog@bhspecialty.com

Yasmin Chan

Branch Manager, Macau
+852 3729 1306
yasmin.chan@bhspecialty.com

Cherry Gao

*Vice President
Customer and Broker Engagement*
+65 6675 1162
cherry.gao@bhspecialty.com

ACCIDENT & HEALTH

Idie Si

Head of Accident & Health, Asia
+852 3729 1354
idie.si@bhspecialty.com

Ken Yau

*Assistant Vice President
Accident & Health*
+852 3729 1337
ken.yau@bhspecialty.com

Chai Yen Lim

*Assistant Vice President
Accident & Health*
+65 6675 1512
chaiyen.lim@bhspecialty.com

CASUALTY

Roseline Liu

*Vice President
Casualty*
+852 3729 1312
roseline.kk.liu@bhspecialty.com

Mavis Cham

*Vice President
Casualty*
+65 6675 1163
mavis.cham@bhspecialty.com

Fara Noor Azman

*Underwriting Manager
Casualty*
+603 8408 1090
fara.noorazman@bhspecialty.com

Mohammed Hannoun

*Vice President
Casualty*
+971 04 381 6108
mohammed.hannoun@bhspecialty.com

ENERGY & CONSTRUCTION

Kiran Prakash

*Vice President
Construction*
+65 6675 1167
kiran.prakash@bhspecialty.com

Gally Wong

*Assistant Vice President
Construction*
+852 3729 1341
gally.wong@bhspecialty.com

Kugan Sethuraman

*Senior Underwriter
Construction*
+603 8408 1092
kugan.sethuraman@bhspecialty.com

Min Ong

*Vice President
Energy*
+65 6675 1476
min.ong@bhspecialty.com

EXECUTIVE & PROFESSIONAL

Scotland Walsh-Riddle

Head of Executive & Professional Lines, Asia
+852 3729 1360
scotland.walsh-riddle@bhspecialty.com

Patrick Ko

*Vice President
Executive & Professional Lines*
+852 3729 1361
patrick.ko@bhspecialty.com

Edwin Sim

*Vice President
Executive & Professional Lines*
+65 6675 1508
edwin.sim@bhspecialty.com

Aisling Malone

*Vice President
Executive & Professional Lines*
+971 04 381 6104
aisling.malone@bhspecialty.com

TRANSACTIONAL LIABILITY

Louis Bidmead

Head of Transactional Liability
+65 6675 1499
louis.bidmead@bhspecialty.com

MARINE

Julia Joes

*Vice President
Marine*
+65 6675 1161
julia.joes@bhspecialty.com

Meenakshi Srinath

*Vice President
Marine*
+971 04 381 6129
meenakshi.srinath@bhspecialty.com

GENERAL PROPERTY

Ophelia Szeto

*Vice President
General Property*
+65 6675 1522
ophelia.yh.szeto@bhspecialty.com

SURETY

Raymond Lim

Senior Underwriter, Surety
+65 6675 1473
raymond.lim@bhspecialty.com

MULTINATIONAL

Sim Chui Wen

Multinational Program Coordinator
+603 8408 1095
chuiwen.sim@bhspecialty.com

CLAIMS

Tim Collier

*Vice President
Head of Claims*
+65 6675 1492
tim.collier@bhspecialty.com

Sajan Baburajan

Head of First Party Claims
+971 4 3816 126
sajan.baburajan@bhspecialty.com

Ailbhe Storan

Head of Third Party Claims, Middle East
+971 4 3816 127
ailbhe.storan@bhspecialty.com

Lucy Loh

*Assistant Vice President
Claims*
+65 6675 1474
lucy.loh@bhspecialty.com

Mike Chen

*Assistant Vice President
Head of Executive & Professional Lines
Claims*
+852 3729 1326
mike.chen@bhspecialty.com

Candice Au Yeung

*Assistant Vice President
Claims*
+852 3729 1320
candice.sk.auyeung@bhspecialty.com

RISK ENGINEERS

CY Lee

Energy & Construction Engineer

+65 6675 1169

cheeyong.lee@bhspecialty.com

George Loo

General Property Engineer

+65 6675 1489

george.loo@bhspecialty.com

Lewis Liem

Marine Risk Engineer

+65 6675 1491

lewis.liem@bhspecialty.com

Peter Elstner

Senior Energy & Construction Engineer

+971 04 381 6115

peter.elstner@bhspecialty.com

Pruthviraj More

Senior General Property Engineer

+971 04 381 6105

pruthviraj.more@bhspecialty.com

HONG KONG OFFICE

Suites 2106-10 21/F Devon House

Taikoo Place, 979 King's Road

Quarry Bay, Hong Kong

MACAU OFFICE

14 C, Avenida do Infante Dom Henrique,

Nos. 47 The Macau Square

Macau, Macau

KUALA LUMPUR OFFICE

Level 3A

Wisma Bangsar 8, No. 7

Lorong Maarof, Bangsar

59100, Kuala Lumpur, Malaysia

SINGAPORE OFFICE

8 Cross Street

#24-01/02 Manulife Tower

Singapore 048424

DUBAI OFFICE

DIFC, Index Tower, Level 21

Office 2103 & Office 2104

P O Box 506861, Dubai, U.A.E.

*Regulated by the Dubai Financial
Services Authority*

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Berkshire Hathaway
Specialty Insurance

BHSI AUSTRALIA

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

Industry Focus

- Real Estate Portfolios/Property Owners
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Manufacturing
- Food & Beverage Production
- Transport & Logistics/Warehousing Distribution
- Government & Infrastructure

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

Coverage

Industry Focus

CASUALTY

- General Liability
- Umbrella Liability
- Excess Liability
- Construction Liability

- 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

- Publicly Traded and Large Privately Owned Commercial Firms

FINANCIAL INSTITUTIONS

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

- Asset managers - Managed Funds, AREITS's, Hedge Funds, Private Equity Firms, Venture Cap Firms, Insurance Companies and Brokerages

PROFESSIONAL LINES

- Technology Professional Liability
- Miscellaneous Professional Liability
- Excess Professional Liability
- Financial Planners Professional Liability

- IT Liability
- Media Liability
- Management Consultants
- Miscellaneous Professions
- Accountants
- Law firms
- Financial Planners

CYBER

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

- Financial Institutions
- Healthcare
- Education

MARINE

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

- Manufacturing
- Food & Beverage Production
- Warehousing Distribution
- Government & Infrastructure
- Oil & Gas Production
- Fuel Storage and Distribution
- Mining
- Minerals and Metals Processing
- Petrochemical Manufacturing
- Civil Contractors/Construction
- Earth Moving Excavation

Coverage

Industry Focus

TRANSPORT & LOGISTICS LIABILITY

- Logistics Operators Liability
 - Port Operators Liability
 - Cargo Handling Facility Liability
 - General Marine Liability
 - Transport Operators
 - Courier Operators
 - Rail Operators
 - Container Freight Stations
 - Warehouse & Distribution Operators
 - Bulk Terminal Operators
-

ACCIDENT & HEALTH

- Corporate Travel
 - Group Personal Accident
 - Group Expatriate/Inpatriate
 - Group Journey
 - Group Voluntary Workers
 - Accountants & Consultants
 - Professional & Financial services
 - Financial Institutions
 - Lawyers
 - Architects/Engineers
 - Education and Healthcare
 - Construction
 - Associations
-

HEALTHCARE LIABILITY

- Healthcare Medical Malpractice Primary
 - Healthcare Medical Malpractice Excess Follow Form
 - Medical Malpractice
 - Hospitals & Healthcare Systems
 - Outpatient Care (Specialist clinics/Medical Imaging/Pathology)
 - Large Medical Facilities
 - Senior Care & Ageing Services
 - Medical Indemnity for Individual Medical Practitioners
 - Clinical Trial Insurance
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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

AUSTRALIA TEAM

Mark Lingafelter

Regional President, Australasia
+612 8002 2159 O
mark.lingafelter@bhspecialty.com

Matthew Clarke

Head of Executive & Professional Lines
+612 8002 2102 O
+61 421 746 445 M
matthew.clarke@bhspecialty.com

Jonathan Griffiths

Head of Surety
+612 8002 2154 O
+61 419 590 785 M
jonathan.griffiths@bhspecialty.com

Daniel Kenny

Head of Accident and Health
+612 8002 2152 O
+61 438 868 467 M
daniel.kenny@bhspecialty.com

Penny Morgan-Payler

Head of Healthcare
+613 8669 3842 O
+61 412 965 797 M
penny.morgan-payler@bhspecialty.com

Andrew Spurr

Head of Casualty
+613 8669 3803 O
+61 419 230 909 M
andrew.spurr@bhspecialty.com

Craig Taylor

Head of Property
+612 8002 2108 O
+61 419 468 403 M
craig.taylor@bhspecialty.com

Dimitry Zilberud

Head of Marine
+612 8002 2114 O
+61 437 934 594 M
dimitry.zilberud@bhspecialty.com

Susan Donaldson

Head of Claims
+612 8002 2107 O
+61 457 124 690 M
susan.donaldson@bhspecialty.com

ADELAIDE OFFICE

Level 23, 30 Pirie Street
Adelaide, SA 5000

BRISBANE OFFICE

Level 11, 260 Queen Street
Brisbane Qld 4000

MELBOURNE OFFICE

Level 9, 360 Elizabeth Street
Melbourne Victoria 3000

PERTH OFFICE

Level 13, 140 St George's Terrace
Perth WA 6000

SYDNEY OFFICE

Level 25, 8 Chifley Square
Sydney NSW 2000

For general enquiries please contact:

Email:

australia@bhspecialty.com

For claims notifications please email:

claimsnoticeaustralia@bhspecialty.com

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) ABN 84 600 643 034, AFS License No. 466713 (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident & health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. Berkshire Hathaway Specialty Insurance Company 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, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

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Berkshire Hathaway
Specialty Insurance

BHSI BELGIUM

Berkshire Hathaway Specialty Insurance (BHSI) Belgium provides insurance solutions in Property, Casualty and Executive & Professional Lines.

Our Products

PROPERTY

- All risk policies or named perils
- Stand alone CAT cover
- Position:
 - Coinsurance
 - Primary or Excess
- Territoriality: worldwide
- Dedicated CAT Analyses
- Engineering / Prevention
- Average Net Capacity of 25-30m€, up to 50m€ for specific risks
- Minimum Premium BHSI (our share):
 - 100 000€ (our share) in Property
 - 100 000€ (our share) in Energy

Industry Focus

- Aerospace
- Chemical
- Communications
- Electrical
- Food & Beverage
- Glass and Aggregates
- Healthcare
- Infrastructure
- Institutional
- Metal
- Oil and Gas
- Pharmaceutical and Cosmetics
- Power Generation
- Real Estate
- Renewable Energy
- Rubber and Plastics
- Textiles
- Warehousing

CASUALTY

- Main Coverages:
 - Public Liability
 - Products Liability
 - Position:
 - Lead and/or Coinsurance
 - Primary and/or Excess
 - Territoriality: worldwide
 - Maximum capacity: up to 50m€
 - Minimum Premium BHSI: 25 000€ (our share)
- Manufacturing
 - Food & Beverage
 - Machinery
 - Trading and Distribution
 - Hotels
 - Textiles
 - Real Estate

Our Products

Industry Focus

EXECUTIVE & PROFESSIONAL LINES

- Key Products :
 - Director's and Officer's Liability
 - Professional Liability
 - Crime (only for Financial Institutions)
 - Employment Practice Liability (« excess »)
 - Pension Trustee Liability (« excess »)
 - Cyber
- Position :
 - Lead and/or Coinsurance
 - Primary and/or Excess
 - Cyber : in excess of min. 20m€
- Capacity in D&O up to max. of 25m€
- Capacity in Commercial PI up to max. of 15m€
- Capacity in Cyber up to max. of 10m€
- Capacity in FI (PI and Crime) up to 10m€
- Minimum premium BHSI : 15 000€ (our share)
- D&O for commercial companies - all industries
- All products for different types of Financial Institutions: Banks, Insurers, Private Equity, Asset Management
- Targeted Sectors in Commercial PI: Management consultants (marketing, business development, HR), IT/Technology, Media, Miscellaneous, regulated professions

BELGIUM TEAM

Louis du Ché

Country Manager, Belgium

+32 (0) 471 38 88 15

louis.duche@bhspecialty.com

David Bogaert

Head of Customer & Broker Engagement

+32 (0) 479 80 52 54

david.bogaert@bhspecialty.com

Frederic de Blicq

Head of Executive & Professional Lines

+49 221 4555 1947

+32 (0) 478 96 08 54

Koen Cambré

Manager Financial Institutions

+32 (0) 483 67 54 30

koen.cambre@bhspecialty.com

Koen Dupont

Head of Casualty

+32 (0) 477 85 36 25

koen.dupont@bhspecialty.com

Dudu Poyraz

Senior Casualty Underwriter

+32 (0) 477 97 02 65

dudu.poyraz@bhspecialty.com

Bram Boets

Head of Property

+32 (0) 471 81 86 47

bram.boets@bhspecialty.com

Laure Daussin

Senior Underwriter Property, Belgium

+32 (0) 473 83 28 78

laure.daussin@bhspecialty.com

AUDERGHEM OFFICE

Avenue Herrmann Debroux 54

Auderghem, 1160, Belgium

In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHIL). 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. Berkshire Hathaway International Insurance Limited (BHIL), 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. BHEI and BHIL are affiliates 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. BHSIC, BHIL and BHEI are subsidiaries 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, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

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Berkshire Hathaway
Specialty Insurance

BHSI CANADA

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

INLAND MARINE

- Blanket Builder's Risk
- Open Builder's Risk
- Contractors' Equipment
- Motor Truck Cargo
- Other miscellaneous floaters

- Developers
- General Contractors
- Logistics
- Mining
- Oil & Gas
- Utilities

OCEAN MARINE

- Ocean Cargo

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

CASUALTY

- General Liability
- Lead Umbrella
- Excess Liability

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

Coverage

Industry Focus

ENERGY

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

- 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

ENVIRONMENTAL

- Pollution Legal Liability
- Contractor's Pollution Legal Liability (Practice and Project Specific)
- Follow Form Excess

- Manufacturers, Light Industrial, Distributors & Warehousing, Commercial, Institutional
- General Contractors, Trade Contractors, Remediation Contractors

COMMERCIAL AUTO

- Owned Automobile
- Garage Automobile
- Lessor's Contingent Automobile

- Construction Practice
- Energy
- Manufacturing
- Distribution
- Hospitality
- Financial Lines
- Automobiles licensed across Canada

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
- Network Security & Privacy Liability (Cyber)

- 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 Firms, Life Agents, Broker Dealers
- Insurance Companies and Brokerages

PROFESSIONAL LINES

- Miscellaneous Professional Liability
- Excess Professional Liability

- Manufacturing
- Miscellaneous Professionals
- Lawyers
- Technology
- Real Estate
- Architects & Engineers*
- Accountants*
- Network Security & Privacy Liability (Cyber)

CONSTRUCTION

- Practice Policies (CGL, Umbrella, Excess)
- Owner Controlled Insurance Programs (OCIP)
- Contractor Controlled Insurance Program (CCIP)
- Builder’s Risk / CAR
- Contractors Protective, Professional, and Pollution Liability (Practice, Project Specific, and Excess)
- Contractor’s Pollution Legal Liability (Practice, Project Specific, and Excess)
- Design-Build Contractors
- Heavy Commercial Trades
- General Contractors
- Infrastructure Projects
- Healthcare Projects
- Energy Projects
- Commercial Buildings
- Tunneling
- Remediation/Restoration Contractors
- Industrial

LIFE SCIENCES

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

CANADA TEAM

Andrew Adams
SVP, Surety
647.846.7847 O
andrew.adams@bhspecialty.com

Darryl DeSouza
SVP, Casualty
647.846.7801 O
darryl.desouza@bhspecialty.com

Paul Emerson
*SVP, Head of Third-Party Claims
Head of Customer & Broker Engagement,
Canada*
647.846.7815 O
paul.emerson@bhspecialty.com

Andrew Knight
SVP, Executive & Professional Lines
647.846.7846 O
andrew.knight@bhspecialty.com

Scott Miller
SVP, Property, Energy, and Marine
647.846.7802 O
scott.miller@bhspecialty.com

Amanda Sorsak
SVP, Head of First Party Claims
647.846.7813 O
amanda.sorsak@bhspecialty.com

TORONTO OFFICE

18 York Street, Suite 1700
PO Box 6
Toronto, ON M5J 2T8

Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) 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 Canada it underwrites on the paper of National Liability & Fire Insurance Company, a 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, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

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Berkshire Hathaway
Specialty Insurance

BHSI FRANCE

BHSI France provides General Property, Energy, Construction, Casualty, Environment, Executive and Professional Lines and Marine Insurance.

Coverage

PROPERTY

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

Industry Focus

- 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, ENERGY & MINING

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

CONSTRUCTION

- Wide range of products (DO, CNR, CCRD, TRC, PEA, RCMO)
- Project policies, Annual policies
- Leader or Coinsurer
- CAT Analysis
- Buildings: Residential, Commercial, Industrial, etc.
- Infrastructure: Roads, Railways, Bridges, Airports, etc.
- Energy: Pipelines, Oil & Gas, LNG, Refineries, etc.
- Power generation: Conventional and Renewable
- Wet Risks: Dams, Jetties, Harbors, etc.

Coverage

CASUALTY

- Public and Product Liability
- Large and Corporate risks
- Leader or Coinsurer
- Primary or Excess
- Multinational

Industry Focus

- Manufacturing and Distribution
- Luxury
- Food and Beverage
- Real Estate
- Retail
- Entertainment
- Hotels

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
- Multinational
- Manufacturing
- Distribution and Logistics
- Food and Beverage
- Pharma
- Real Estate
- Asbestos Removal

EXECUTIVE LINES FINANCIAL INSTITUTIONS

- D&O Liability Insurance
- Side A DIC Insurance
- FI Professionnal Indemnity Insurance
- FI Crime Insurance
- Pension Trustee Liability Insurance
- Employment Practices Liability
- Public Offering of Security Insurance
- Asset managers - Investment managers, Investment Advisors, Fund of Funds managers
- Private Equity Firms and Venture Capital Firms
- Banks
- Corporate Finance Firms
- Insurance Companies
- Mutual Companies
- Regulated activities
- Other diversified Financial Institutions

EXECUTIVE LIABILITY COVERAGE

- D&O Liability Insurance
- Side A DIC Insurance
- Prospectus Offering of Security Insurance
- Employment Practices Liability
- Pension Trustee Liability Insurance
- Multinational
- Publicly locally traded
- Publicly US traded
- Large privately owned

CYBER LIABILITY

- Third party exposure
- Response costs to cyber breaches or extortion threats
- Business interruption
- Regulatory investigations, fines and penalties
- Technology Companies
- Financial Institutions
- Media Companies
- Hospitality
- Manufacturing

PROFESSIONAL LINES

- E&O/Casualty/ Product Liability combined
- Cyber Liability for professional service firms
- Tech
- Professional services
- Miscellaneous PI
- Consultants
- Marketing firms
- Regulated activities (lawyers, accountants)

Coverage

MARINE

- Marine cargo
- Stock Throughput
- Project Cargo and Delay in Start-up
- Marine Cargo including Commodities
- Marine Equipment and Subsea

Industry Focus

- Oil, gas, petrochemical
- Manufacturing and distribution
- Importers and exporters
- Mining
- Logistics
- Technology

FRANCE TEAM

François-Xavier d'Huart

Country Manager, France

+33 (0) 1 72 10 34 52 O
+33 (0) 6 72 28 24 30 M
francois-xavier.dhuart@bhspecialty.com

Camille Luciani

Head of Customer & Broker Engagement, France

+33 (0) 1 72 10 68 95 O
+33 (0) 6 83 02 44 89 M
camille.luciani@bhspecialty.com

CLAIMS

Katell Pouliquen

Head of Claims

+33 (0) 1 72 10 34 51 O
+33 (0) 7 63 71 04 47 M
katell.pouliquen@bhspecialty.com

CONSTRUCTION

Mathieu Razani

Risk Control Consultant

+33 (0) 1 72 10 34 62 O
+33 (0) 6 32 29 11 85 M
mathieu.razani@bhspecialty.com

EXECUTIVE & PROFESSIONAL LINES

Olivier Hamon

Head of Financial Institutions and Management Liabilities

+33 (0) 1 72 10 34 67 O
+33 (0) 7 62 51 43 54 M
olivier.hamon@bhspecialty.com

Alice Batchili

PI Manager

+33 (0) 1 72 10 34 66 O
+33 (0) 7 62 51 43 55 M
alice.batchili@bhspecialty.com

Virginie Pelletier

Directors & Officers Manager

+33 (0) 1 72 10 34 69 O
+33 (0) 7 64 47 77 24 M
virginie.pelletier@bhspecialty.com

Adrienne Sitbon

Senior Underwriter, Financial Institutions

+33 (0) 1 72 10 51 01
+33 (0) 6 59 46 21 00
adrienne.sitbon@bhspecialty.com

PROPERTY

Louis du Ché

Head of Corporate Property

+33 (0) 1 72 10 34 53 O
+33 (0) 6 98 84 26 10 M
louis.duche@bhspecialty.com

Ophélie Carème

Property Manager

+33 (0) 1 72 10 34 59 O
+33 (0) 7 60 08 54 34 M
ophelie.careme@bhspecialty.com

Jean-Francois Leandri

Risk Engineering Manager

+33 (0) 1 72 10 34 65 O
+33 (0) 6 09 76 26 24 M
jf.leandri@bhspecialty.com

MARINE

Muriel Birre Julvecourt

Head of Marine

+33 (0) 1 72 10 68 03 O
+33 (0) 7 61 63 08 02 M
muriel.birrejulvecourt@bhspecialty.com

CASUALTY

Anne-Sophie Bonifay

Head of Casualty

+33 (0) 1 72 10 34 58 O
+33 (0) 6 99 11 32 76 M
anne-sophie.bonifay@bhspecialty.com

ENVIRONMENTAL

Ludovic Ruiller

Head of Environmental

+33 (0) 1 72 10 34 54 O
+33 (0) 7 63 71 04 44 M
ludovic.ruiller@bhspecialty.com

PARIS OFFICE

176, Avenue Charles de Gaulle
92200 Neuilly-sur-Seine
France

LYON OFFICE

15 Rue des Cuirassiers
69003 Lyon, France

In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHIL). 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. Berkshire Hathaway International Insurance Limited (BHIL), 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. BHEI and BHIL are affiliates 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. BHSIC, BHIL and BHEI are subsidiaries 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, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

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Berkshire Hathaway
Specialty Insurance

BHSI GERMANY

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

Coverage

CASUALTY

- General Liability
- Property Liability
- Recall Coverage
- Excess Liability

Industry Focus

- Manufacturing & Distribution
- PharmChem
- Hospitality & Healthcare Facilities
- Energy & Energy Related
- Construction
- Financial Institutions

EXECUTIVE & PROFESSIONAL LINES

- D&O insurance (corporate solution)
- Insurance solutions for financial service providers (D&O, E&O, VSV or combination solutions)
- Insurance solutions for financial market issues e.g. securities issues in IPOs, bond issues or capital increases)
- Structuring and management of multinational insurance programs
- 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

HEALTHCARE PROFESSIONAL LIABILITY

- Healthcare Medical Malpractice Primary (SIR / "stop loss")
- Healthcare Medical Malpractice Excess Follow Form
- Medical Malpractice
- Hospitals
- University Hospitals
- Large Medical Facilities

Coverage

MARINE

- Cargo Insurance
- Stock Throughput (STP) Insurance
- Project Cargo and ALOP / DSU Insurance
- Exhibition, Removal Goods and Luggage Insurance
- Freight Forwarder & Carriers Liability
- Shippers-Interest Insurance

Industry Focus

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

PROPERTY

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

- 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, ENERGY & MINING

- Industrial Special Risks
- Energy Package

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

CONSTRUCTION

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

- Buildings: Residential, Commercial, Industrial, etc.
- Infrastructure: Roads, Railways, Bridges, Airports, etc.
- Energy: Pipelines, Oil & Gas, LNG, Refineries, etc.
- Power generation: Conventional and Renewable
- Wet Risks: Dams, Jetties, Harbors, etc.

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

GERMANY TEAM

Andreas Krause

General Manager

+49 221 4555 1912 O
+49 160 9464 8113 M
andreas.krause@bhspecialty.com

Dr. Carsten Keune

Head of Executive & Professional Lines

+49 221 4555 1919 O
+49 170 96 76 029 M
carsten.keune@bhspecialty.com

Leander Metzger

*Head of Property, Engineering Lines
und Risk Engineering*

+49 221 4555 1973 O
+41 76 394 7007 M
leander.metzger@bhspecialty.com

Mathias Neumann

Head of Casualty

+49 221 4555 1922 O
+49 175 229 5565 M
mathias.neumann@bhspecialty.com

Thilo Seidel

Head of Finance

+49 221 4555 1975
+49 160 9755 1975
thilo.seidel@bhspecialty.com

Dirk Flesch

Head of Marine

+49 221 4555 1974 O
+49 151 1755 1974 M
dirk.flesch@bhspecialty.com

Daniel Weinmann

Head of Customer and Broker Engagement

+49 221 4555 1914 O
+49 151 1768 5659 M
daniel.weinmann@bhspecialty.com

Steve Alon

Operations Manager

+49 221 4555 1941 O
+49 160 9036 4622 M
steve.alon@bhspecialty.com

Sam Ironside

Head of HR, Continental Europe

+49 221 4555 1955 O
+49 160 9627 8932 M
sam.ironside@bhspecialty.com

COLOGNE OFFICE

Cäcilienstraße 30
D-50667 Köln
Germany

FRANKFURT OFFICE

Oper46
Bockenheimer Anlage 46
60322 Frankfurt am Main

MUNICH OFFICE

Karl-Scharnagl-Ring 7
80539 München
Germany

For general enquiries please email:
info.deutschland@bhspecialty.com

For claims notifications please email:
claimsnoticeeurope@bhspecialty.com

For Line-of-Business enquiries please email:
sach.deutschland@bhspecialty.com
tv.deutschland@bhspecialty.com
financiallines.deutschland@bhspecialty.com
haftpflicht.deutschland@bhspecialty.com
marine.deutschland@bhspecialty.com

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Berkshire Hathaway
Specialty Insurance

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

Industry Focus

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

GENERAL PROPERTY

- All Risks - Direct Business, including Terrorism
 - Single Peril
 - Quota-share/Excess/Primary
 - Delegated Authority
 - Manufacturing
 - Financial Institutions
 - Healthcare Facilities
 - Distribution and Logistics
 - Telecommunications/Technology
 - Real Estate
 - Retail
 - Food and Beverage
-

Coverage

Industry Focus

PROFESSIONAL LINES

Professional Liability

- Miscellaneous PI
- Architects & Engineers
- Tech & Media
- Design & Construct
- Cyber Liability for Professional Services Firms
- Design Professionals
- Construction Managers
- Other professionals in the construction industry
- Solicitors
- Accountants
- Employment Agents
- Consultants
- Marketing 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
- 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

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
- Technology Companies
- Telecommunications Companies
- Financial Institutions
- Banks/Asset Managers/Insurance Companies
- Media Companies
- Hospitality
- Manufacturing
- Publicly Traded and large Privately owned Commercial 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

Coverage

HEALTHCARE LIABILITY

- Healthcare Medical Malpractice Primary
- Healthcare Medical Malpractice Excess Follow Form
- Medical Malpractice
- Combined EL/PL/Products Medical Malpractice Policy
- Hospitals & Healthcare Providers
- Outpatient Care (Specialist clinics/Medical Imaging/Pathology)
- Large Medical Facilities
- Senior Care & Ageing Services

Industry Focus

LIFE SCIENCES

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

IRELAND TEAM

Louise Kidd

*Country Manager, Ireland
Head of Third Party Lines, Ireland*
+353 1 246 7253 O
+353 86 065 1913 M
louise.kidd@bhspecialty.com

EXECUTIVE & PROFESSIONAL LINES

Caoimhe Gormley

Head of E&P, Ireland
+353 1 246 7231 O
+353 86 165 0671 M
caoimhe.gormley@bhspecialty.com

CASUALTY

Donagh Regan

Senior Underwriter, Casualty
+353 1 247 8004
+353 86 083 0171
donagh.regan@bhspecialty.com

David Fallon

Underwriter, Casualty
+353 1 246 7254 O
+353 86 075 6988 M
david.fallon@bhspecialty.com

PROPERTY

Shane O'Neill

Head of Property, Ireland
+353 1 246 7243 O
+353 86 853 0878 M
shane.oneill@bhspecialty.com

CLAIMS

Kevin O'Connor

Claims Manager
+353 1 246 7234 O
+353 87 904 0739 M
kevin.oconnor@bhspecialty.com

DUBLIN OFFICE

7 Grand Canal Street Lower, 2nd Floor
Dublin D02 KW81
Ireland

For general enquiries please email:
claimsnoticeeurope@bhspecialty.com

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Berkshire Hathaway
Specialty Insurance

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

Industry Focus

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

POWER, ENERGY & MINING

- All Risk Property
- Single Peril Earthquake, Flood, and Windstorm
- Terrorism
- Power Generation
- Electricity transmission and distribution
- Oil & Gas production
- Oil & Gas pipelines
- Oil refining
- Fuel Storage and Distribution
- Mining

CONSTRUCTION

- Project Specific Contract Works
- Annual Contract Works
- Delay in Start Up
- Buildings – Commercial and Residential
- Infrastructure – Roads, Railways, Bridges, Airports, Pipelines
- Manufacturing, such as Food & Beverages, etc
- Power Generation
- Mining

Coverage

ACCIDENT & HEALTH

- Corporate Travel
- Group Personal Accident
- Group Expatriate/Inpatriate

Industry Focus

- Accountants & Consultants
- Professional & Financial services
- Financial Institutions
- Lawyers
- Architects/Engineers
- Education and Healthcare
- Construction
- Associations
- Government and Infrastructure
- Manufacturing

MARINE

- Marine Cargo
- Marine Stock Throughput
- Ports/Terminals & Cargo Handling Facilities
- Transport & Logistic (operators)
- Marina Operators
- Building In Transit
- Contractors Plant and Equipment

- Primary Industries
- Forestry
- Manufacturing
- Food & Beverage Production
- Warehousing Distribution
- Government & Infrastructure
- Oil & Gas Production
- Fuel Storage and Distribution
- Petrochemical manufacturing

CASUALTY

- Combined General Liability
- Excess/Umbrella Liability
- Life Sciences Liability
- Single Project Construction Liability
- Employers Liability
- Bailees Liability

- Manufacturing & Distribution
- Public Sector
- Power & Utilities
- Mining & Energy
- Oil & Gas
- Construction
- Professional Services
- Education & Healthcare
- Life Sciences

EXECUTIVE & PROFESSIONAL LINES

- Directors and Officers Liability
- Professional Indemnity
- Statutory Liability
- Crime
- Investment Managers Insurance
- Prospectus Liability
- Cyber
 - Business interruption Loss
 - Rectification Costs
 - Regulatory Costs
 - Extortion Costs
 - Emergency Response Costs
 - Third Party Liability
- Financial Institutions Professional Indemnity
- Miscellaneous Professional Liability
- Design & Construct Professional Liability
- Management Liability

- Publicly Traded and Large Privately Owned Commercial Firms
- Banks – Investment Banks, National Banks, Regional Banks
- Asset Managers – Managed Funds, AREITS's, Hedge Funds, Private Equity Firms, Venture Cap Firms, Insurance Companies and Brokerages
- Architects and Engineers
- Construction
- Miscellaneous Professions
- Single Project PI

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

NEW ZEALAND TEAM

Cameron McLisky

*Country Manager New Zealand
Executive & Professional Manager Australasia*
+64 27 644 4122 M
cameron.mclisky@bhspecialty.com

Justin Koo

*Senior Underwriter,
Executive & Professional Lines*
+64 27 287 4418 M
justin.koo@bhspecialty.com

Michael McKenzie

*Senior Underwriter
Executive & Professional Lines*
+64 9 301 3910 O
michael.mckenzie@bhspecialty.com

Ryan McGehan

*Senior Underwriter
Executive & Professional Lines*
+64 27 311 2192 M
ryan.mcgehan@bhspecialty.com

Ella Owen

*Senior Underwriter
Executive & Professional Lines*
+64 27 311 2320 M
ella.owen@bhspecialty.com

Karen Poching

*Senior Underwriter
Executive & Professional Lines*
+64 27 346 0306 M
karen.poching@bhspecialty.com

Andriu Sucu

*Senior Underwriter
Executive and Professional Lines*
+64 27 586 3990 M
andriu.sucu@bhspecialty.com

Quinn Miller

*Underwriter
Executive & Professional Lines*
+64 9 301 3919 O
+64 27 548 1616 M
quinn.miller@bhspecialty.com

Kate Murray

*Underwriter
Executive & Professional Lines*
+64 9 301 3951 O
kate.murray@bhspecialty.com

Quinne Shaw

*Underwriter
Executive & Professional Lines*
+64 27 208 6642 M
quinne.shaw@bhspecialty.com

John Hardiman

Head of Property
+64 27 200 8453 M
john.hardiman@bhspecialty.com

Luke Scott

*Senior Underwriter, Commercial Markets,
Property*
+64 27 628 5533 M
luke.scott@bhspecialty.com

Matthew Short

*Senior Underwriter
Commercial Markets, Property*
+64 27 205 8315 M
matthew.short@bhspecialty.com

Deborah Angelinovic

*Senior Underwriter
Property & Energy Lines*
+64 27 314 8280 M
deborah.angelinovic@bhspecialty.com

Chris Southern

Senior Risk Engineer
+64 27 202 3811 M
chris.southern@bhspecialty.com

Michael Reed

Manager, Casualty
+64 27 771 7700 M
michael.reed@bhspecialty.com

Naveen Doolabh

Manager, Marine
+ 64 27 606 2362 M
naveen.doolabh@bhspecialty.com

Natalie Tipene

*Senior Underwriter
Marine*
+64 27 898 8400 M
natalie.tipene@bhspecialty.com

Jared McGrath

Manager, Accident & Health
+64 27 606 2002 M
jared.mcgrath@bhspecialty.com

Phil Steele

Senior Underwriter, Accident & Health
+64 27 254 6411 M
philip.steele@bhspecialty.com

Samantha Tagatoatama

Underwriting Assistant, Accident & Health
+027 218 3609 M
samantha.tagatoatama@bhspecialty.com

CLAIMS

Megan Howe

Head of Claims
+64 27 344 8224 M
megan.howe@bhspecialty.com

Muskan Khubchandani

Marine & Specialty Claims Manager
+64 27 203 6366 M
muskan.khubchandani@bhspecialty.com

Sheetal Prasad
Senior Claims Consultant
+64 27 562 3300 M
sheetal.prasad@bhspecialty.com

Claire Walker
Senior Claims Consultant
+64 27 253 7657 M
claire.walker@bhspecialty.com

Andrew Williams
Senior Claims Consultant
+64 27 202 3011 M
andrew.williams@bhspecialty.com

Thomas Cowley
Claims Consultant
+64 27 266 4961 M
thomas.cowley@bhspecialty.com

Manica Ram
Claims Consultant
+64 27 261 2654 M
manica.ram@bhspecialty.com

AUCKLAND OFFICE

Level 34, ANZ Centre
23-29 Albert Street
PO Box 106 844
Auckland, NZ 1143

For claims notifications please email:
claimsnoticenewzealand@bhspecialty.com

For Accident & Health notifications please email:
ahclaimsnewzealand@bhspecialty.com

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) NZ company No. 5737531, FSP 445946 (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident & health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In New Zealand 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, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

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Berkshire Hathaway
Specialty Insurance

BHSI SPAIN

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

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

- Directors and Officers Liability
 - Side A D&O Insurance
 - Excess D&O
 - Employment Practice Liability
 - Commercial Crime
 - FI Crime Insurance
 - Financial Error & Omissions
 - Prospectus Offering of Securities Insurance
 - 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

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

MARINE

- Marine Cargo
- Stock Throughput
- Project Cargo and Delay in Start Up
- Marine Equipment
- Importers and Exporters
- Manufacturing and Distribution
- Energy and Construction: Oil, Gas, Petrochemical and Renewables
- Mining and Metallurgy
- Technology

SPAIN TEAM

Constanza Gállegos

Country Manager, Spain

+34 914 196 819 O
+34 671 543 523 M
constanza.gallegos@bhspecialty.com

Eduardo Guinea

*Head of Customer & Broker
Engagement, Spain*

+34 919 161 652 O
+34 648 154 014 M
eduardo.guinea@bhspecialty.com

Silvia Sánchez

Head of Operations, Spain

+34 914 141 696 O
+34 669 821 007 M
silvia.sanchez@bhspecialty.com

TECHNICAL LINES & PROPERTY

Tomás Blas

Head of Technical Lines & Property

+34 914 141 694 O
+34 660 999 567 M
tomas.blas@bhspecialty.com

Sergio Calvo

Head of General Property

+34 919 161 653 O
+34 608 231 736
sergio.calvo@bhspecialty.com

Iván Pasarisa

Regional Manager, Property

+34 919 161 662 O
+34 644 415 621 M
ivan.pasarisa@bhspecialty.com

Gonzalo Camarero

Senior Underwriter, Property

+34 914 196 816 O
+34 644 922 185 M
gonzalo.camarero@bhspecialty.com

Mayte Maldonado

Senior Underwriter, Technical Lines

+34 914 196 811 O
+34 648 156 707 M
mayte.maldonado@bhspecialty.com

Javier Santiago

Senior Underwriter, Property

+34 914 141 692 O
+34 699 839 097 M
javier.santiago@bhspecialty.com

Miguel Torrecillas

Senior Underwriter, Property

+34 919 161 654 O
+34 608 623 431 M
miguel.torrecillas@bhspecialty.com

Steve Feord

Senior Risk Engineer

+34 914 141 698 O
+34 666 595 209 M
steve.feord@bhspecialty.com

Marta Saez

Underwriting Technician

+34 914 196 814 O
marta.saez@bhspecialty.com

CASUALTY & HEALTHCARE

Ramon Francino

Senior Underwriter, Casualty

+34 914 196 810 O
+34 683 140 210 M
ramon.francino@bhspecialty.com

Maria Satrustegui

Underwriter, Healthcare

+34 914 196 812 O
+34 655 037 973 M
maria.satrustegui@bhspecialty.com

Álvaro Lorenzo

Underwriting Technician

+34 914 196 810 O
alvaro.lorenzo@bhspecialty.com

MARINE

Josefa Díaz Bonilla

Senior Underwriter, Marine

+34 914 141 699 O
+34 648 489 696 M
josefa.diaz@bhspecialty.com

EXECUTIVE AND PROFESSIONAL

Alejandro Lovera

Head of Executive & Professional Lines

+34 914 141 697 O
+34 660 474 879 M
alejandro.lovera@bhspecialty.com

Antonio Prior

*Professional Indemnity Leader,
Executive & Professional Lines*

+34 914 141 691 O
+34 679 654 313 M
antonio.prior@bhspecialty.com

Sanae Blanco

*Senior Underwriter,
Executive & Professional Lines*

+34 914 141 690 O
+34 627 449 485 M
sanae.blanco@bhspecialty.com

Àlex Julià

Senior Underwriter, Executive & Professional Lines

+34 914 196 806 O
+34 666 530 211 M
alex.julia@bhspecialty.com

Rocio Sanchez

*Senior Underwriter,
Executive & Professional Lines*

+34 914 196 815 O
+34 619 285 327 M
rocio.sanchez@bhspecialty.com

CLAIMS

Javier Villalba

Claims Manager

+34 914 141 695 O
+34 659 030 369 M
javier.villalba@bhspecialty.com

María Gómez

Senior Claims Adjuster

+34 914 196 813 O
+34 608 212 964 M
maria.gomez@bhspecialty.com

Miriam Gómez Preciado

Claims Examiner

+34 914 196 818 O
miriam.gomez@bhspecialty.com

MADRID OFFICE

Calle María de Molina 6
Planta 1, Madrid 28006
Spain

BARCELONA OFFICE

Avenida Diagonal
640, 08017 Barcelona
6th floor - Office 607, Spain

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. Berkshire Hathaway International Insurance Limited (BHIIL), is 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. BHEI and BHIIL are affiliates 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. BHSIC, BHIIL and BHEI are subsidiaries 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, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

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Berkshire Hathaway Specialty Insurance

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

Industry Focus

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

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

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

MARINE

- Marine cargo
- Stock Throughput
- Project Cargo and Delay in Start-up
- Oil, gas, petrochemical
- Manufacturing and distribution
- Importers and exporters
- Mining
- Logistics
- Technology

Coverage

CASUALTY

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

Industry Focus

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

LIFE SCIENCES

- Primary Public / Products Liability
- Excess Liability
- Combined Policy Coverage including Employers Liability & Professional Liability
- Medical Devices
- Nutraceuticals
- Generic Pharmaceuticals
- Clinical Trials
- Biologicals
- 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
- 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

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
- Publicly Traded and large Privately owned Commercial firms

Cyber Liability

- Third party exposure
- Response costs to cyber breaches or extortion threats
- Business interruption
- Regulatory investigations, fines and penalties
- Technology Companies
- Telecommunications Companies
- Financial Institutions
- Banks/Asset Managers/Insurance Companies
- Media Companies
- Hospitality
- Manufacturing

Coverage

PROFESSIONAL LINES

Professional Liability

- Miscellaneous PI
- Architects & Engineers
- Tech & Media
- Design & Construct
- Cyber Liability for Professional Services Firms
- Design Professionals
- Construction Managers
- Other professionals in the construction industry
- Solicitors
- Accountants
- Employment Agents
- Consultants
- Marketing Firms

Industry Focus

TRANSACTIONAL LIABILITY

- Warranty and Indemnity Insurance
- Tax Liability Insurance
- Contingent Liability Insurance
- Broad Industry Appetite

UK TEAM

Alessandro Cerase

President, Europe

+971 04 381 6109 O
alessandro.cerase@bhspecialty.com

Nick Major

Country Manager, UK

+44 (0) 20 3429 4904 O
+44 (0) 74 6042 0380 M
nick.major@bhspecialty.com

Mark Walker

Head of National

+44 (0) 20 3429 4937 O
+44 (0) 78 6938 1130 M
mark.walker@bhspecialty.com

CLAIMS

Andrew Walker

Head of Claims, Europe

+44 (0) 20 3429 4912 O
+44 (0) 77 4098 0938 M
andrew.walker@bhspecialty.com

Ben Barker

Head of Claims, UK

+44 (0) 20 3429 4923 O
+44 (0) 75 7600 9294 M
ben.barker@bhspecialty.com

PROPERTY

David Corrigan

Head of Property, UK

+44 (0) 20 3429 4959 O
+44 (0) 77 2730 3253 M
david.corrigan@bhspecialty.com

Simeon Seamer

Head of Construction, UK

+44 (0) 20 3429 4936 O
+44 (0) 74 0117 9445 M
simeon.seamer@bhspecialty.com

Pedro Mairos

Global Underwriting Officer, Marine

+44 (0) 20 3429 4935 O
+44 (0) 78 7819 4609 M
pedro.mairos@bhspecialty.com

EXECUTIVE & PROFESSIONAL LINES

Jessica Kirby

Head of Executive & Professional Lines, UK

+44 (0) 20 3429 4934 O
+44 (0) 73 6614 2437 M
jessica.kirby@bhspecialty.com

Chris Warrior

*Underwriting Manager,
Executive & Professional Lines*

+44 (0) 20 3429 4957 O
+44 (0) 73 0978 0699 M
chris.warrior@bhspecialty.com

Tom Harris

Head of Directors & Officers, UK

+44 (0) 20 3429 4994 O
+44 (0) 78 5975 5510 M
thomas.harris@bhspecialty.com

Janine McGriskin

Head of Financial Institutions, UK

+44 (0) 20 3429 4966 O
+44 (0) 73 7817 9556 M
janine.mcgriskin@bhspecialty.com

Ben Ruddlesdin

Head of Professional Indemnity

+44 (0) 20 3429 4958 O
+44 (0) 73 0964 5293 M
ben.ruddlesdin@bhspecialty.com

MULTINATIONAL

Paul Roffey

Multinational Programme Coordinator

+44 (0) 20 3429 4915 O
+44 (0) 73 0816 9181 M
paul.roffey@bhspecialty.com

CASUALTY

Caroline Alder-Smurthwaite

Head of Casualty, UK

+44 (0) 20 3692 8011 O
+44 (0) 78 7726 0659 M
caroline.aldersmurthwaite@bhspecialty.com

LONDON OFFICE

8 Fenchurch Place
London EC3M 4AJ
United Kingdom

MANCHESTER OFFICE

3rd Floor, 60 Spring Gardens
Manchester M2 2BQ
United Kingdom

For general enquiries please email:

claimsnoticeurope@bhspecialty.com

In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHIL). 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. Berkshire Hathaway International Insurance Limited (BHIL), is 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. BHEI and BHIL are affiliates 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. BHSIC, BHIL and BHEI are subsidiaries 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, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

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Berkshire Hathaway
Specialty Insurance®

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

Industry Focus

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

INLAND MARINE

- Builder's Risk
- Open Builder's Risk
- Motor Truck Cargo
- Warehouse Legal
- Equipment Dealers
- Other miscellaneous floaters

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

OCEAN MARINE

- Ocean Cargo
- Stock Throughput
- Project Cargo / DSU

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

Coverage

CASUALTY

- General Liability
- Lead Umbrella
- Excess Liability
- Auto Buffers
- Retained Limits

Industry Focus

- Trucking
- Manufacturing & Distribution
- Sports, Entertainment, Leisure
- Real Estate & Retail
- Energy & Energy Related
- Construction

ENERGY

- General Liability
- Lead Umbrella
- Retained Limits
- Follow Form Excess
- Occurrence & Claims Made Cover
- Builder's Risk / EAR
- 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

Coverage

Industry Focus

HEALTHCARE PROFESSIONAL LIABILITY

- Healthcare Liability Umbrella
 - Healthcare Excess Follow Form
 - Captive Reinsurance
 - Managed Care E&O: Follow Form Excess
 - Senior Care Umbrella Excess
 - Hospitals & Healthcare Systems
 - Physician Groups
 - Outpatient Care
 - Large Miscellaneous Facilities
 - Managed Care
 - Senior Care & Aging Services
-

CONSTRUCTION

- Practice Policies
 - Owner Controlled Insurance Programs (OCIP)
 - Contractor Controlled Insurance Program (CCIP)
 - Interest Only Projects
 - Builder's Risk / CAR
 - Heavy Commercial Trades
 - General Contractors
 - Infrastructure Projects
 - Healthcare Projects
 - Energy Projects
 - Commercial Buildings
 - Commercial Grade Residential
-

HUMAN AND SOCIAL SERVICES

- Professional Liability
 - Property
 - Crime
 - Inland Marine
 - Commercial Auto
 - General Liability
 - Umbrella Liability
 - Community Action Organizations
 - Paratransit Agencies
 - Social Services Agencies
 - Youth Services Agencies
-

MEDICAL STOP LOSS

- BHSL's team has extensive experience tailoring medical stop loss coverage for a wide range of sectors.
 - Financial Institutions
 - Healthcare
 - Manufacturing
 - Professional Services
 - Public Sector Groups
 - Taft Hartley Plans
 - Self-Administered Groups
 - Groups Embracing Referenced Based Pricing Models
 - Colleges and Universities
-

TRAVEL

- Travel Convenience Insurance
- Travel Accident Insurance
- Travel Agents & Tour Operators E&O
- Concierge Services
- Individual Consumer
- Travel Agents
- Tour Operators
- Airline & Cruise Carriers
- Online Travel Agents
- Corporate Travel Agents

Coverage

Industry

PROGRAMS

- | | |
|--|---|
| <ul style="list-style-type: none">• All Risk Property• Single Peril Earthquake, Flood and Windstorm• General Liability• Automobile• Umbrella/Excess• Professional Liability | <ul style="list-style-type: none">• Affinity Associations• Allied Healthcare• Builder's Risk• Event Liability• Human & Social Services• Miscellaneous Professionals• CAT Property |
|--|---|
-

LIFE SCIENCES

- | | |
|---|--|
| <ul style="list-style-type: none">• Product Liability | <ul style="list-style-type: none">• Medical Devices• Nutraceuticals• Generic Pharmaceuticals• Clinical Trials• Biologicals• Compounding Pharmaceuticals |
|---|--|
-

SURETY

- | | |
|--|--|
| <ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• Contractors• Construction Material Suppliers• Equipment Suppliers• Construction Outsource Services• Heavy Commercial Trades• General Contractors• Infrastructure Projects• Healthcare Projects• Energy Projects• Commercial Buildings |
|--|--|
-

TRANSPORTATION

- | | |
|---|---|
| <ul style="list-style-type: none">• Buffers and Excess Liability• Follow Form• Umbrella• Retained Limits• All Necessary Filings | <ul style="list-style-type: none">• All Non-passenger Vehicular• For Hire and Corporate Fleets |
|---|---|

CUSTOMER & BROKER ENGAGEMENT TEAM

Lori Spoon

*Head of Customer & Broker Engagement
North America*

917.960.2407 O

lori.spoon@bhspecialty.com

Travis Bethune

*SVP, Customer & Broker Engagement
West Region*

415.659.5548 O

415.361.1845 M

travis.bethune@bhspecialty.com

Jane Hamilton

*SVP, Customer & Broker Engagement
Southeast Region*

770.871.3015 O

404.213.8967 M

jane.hamilton@bhspecialty.com

Gabriel Poppie

*SVP, Customer & Broker Engagement
Central Region*

312.702.2787 O

312.351.4217 M

gabriel.poppie@bhspecialty.com

Renee Yozzi

*SVP, Customer & Broker Engagement
East Region*

917.960.2456 O

917.297.4487 M

renee.yozzi@bhspecialty.com

Aracelis Corporan

*Multinational Program Coordinator
North America*

332-204-2627

aracelis.corporan@bhspecialty.com

ATLANTA OFFICE

500 Northpark Town Center
1100 Abernathy Road NE, Suite 1200
Atlanta, GA 30328

BOSTON OFFICE

100 Federal Street, 7th floor
Boston MA 02110

CHICAGO OFFICE

1 North Wacker Drive, Suite 2100
Chicago, IL 60606

COLUMBIA OFFICE

1122 Lady St., Ste. 900D
Columbia, SC 29201

DALLAS OFFICE

The Colonnade, 15305 Dallas Parkway
12th Floor, Office #1239
Dallas TX 75001

HOUSTON OFFICE

2800 Post Oak Boulevard, Suite 4050
Houston, TX 77056

INDIANAPOLIS OFFICE

8520 Allison Pointe Blvd., Suite 225
Indianapolis, IN 46250

IRVINE OFFICE

15635 Alton Parkway, Suite 370
Irvine, CA 92618

LOS ANGELES OFFICE

Wells Fargo Center, South Tower
355 S Grand Avenue, Suite 1600
Los Angeles, CA 90071

NEW YORK OFFICE

85 Broad Street, 7th Floor
New York, NY 10004

PLYMOUTH MEETING OFFICE

Plymouth Meeting Executive Campus
620 West Germantown Pike, Suite 200
Plymouth Meeting, PA 19462

SAN FRANCISCO OFFICE

655 Montgomery St, Suite 1100
San Francisco, CA 94111

SEATTLE OFFICE

1420 Fifth Avenue, Suite 2200
Seattle, WA 98101

STEVENS POINT

1265 Main Street, Suite 301
Stevens Point, WI 54481

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For more information, contact info@bhspecialty.com.

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Berkshire Hathaway
Specialty Insurance®

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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

BHSI MULTINATIONAL TEAM

David Valzania

Head of Multinational

+1 617 936 2953

david.valzania@bhspecialty.com

Amy Bowman

VP Multinational

+1 617 902 7103

amy.bowman@bhspecialty.com

Scott Lee

Head of Multinational Claims

+1 857 504 7098

scott.lee@bhspecialty.com

Sim Chui Wen

Multinational Program Coordinator

Asia Middle East

+603 8408 1095

chuiwen.sim@bhspecialty.com

Willy Arma

Multinational Programme Coordinator,

France & Belgium

+33 1 72 10 6822 O

willy.arma@bhspecialty.com

Ana Powell

Multinational Programme Coordinator,

UK & Spain

+44 203 692 8045 O

ana.powell@bhspecialty.com

Daniela Ramrath

Multinational Program Coordinator

Europe

+49 221 4555 1929

+49 160 9813 2047 M

daniela.ramrath@bhspecialty.com

Paul Roffey

Multinational Program Coordinator

UK

+44 203 429 4915

paul.roffey@bhspecialty.com

Matthew Ardill

Multinational Program Coordinator

North America

647.846.7809

matthew.ardill@bhspecialty.com

Aracelis Corporan

Multinational Program Coordinator

North America

332-204-2627

aracelis.corporan@bhspecialty.com

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For more information, contact info@bhspecialty.com.

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