

CASUALTY APPETITE GUIDE

MINIMUM PREMIUMS	\$50,000 Per Account	
PRODUCTS	General Liability Lead Umbrella Excess Liability	
CAPACITY	Up to \$25MM of Working Primary a/o Excess Capacity	
FORMS	Primary GL Lead Umbrella Follow Form Excess	
TARGETED CLASSES	PRODUCTS LIABILITY Manufacturers Distributors	GENERAL CASUALTY Commercial Real Estate (SIR) Restaurant Chains (SIR) Hospitality (SIR) Financial Institutions Retail (SIR)
CLAIMS MADE TARGETS	PRODUCTS LIABILITY Chemicals & Fertilizers Helmets / Protective Equipment Baby Products Discontinued Products Critical Auto Parts	
RESTRICTED CLASSES	GENERAL CASUALTY Habitation Bars & Nightclubs Restaurants (>50% Liquor) Transportation	
PROHIBITED CLASSES	PRODUCTS LIABILITY Healthcare Invasive Medical Tobacco EIFs Wooden Trusses Aerospace & Aviation Products Residential Building Products	

BHSI MULTINATIONAL

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

Global Reach, Wide Ranging Tailored Coverage

Our dedicated team partners with our underwriting teammates around the globe and stands ready to deliver tailored multinational solutions in over 200 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 tailored to our customer's specific needs and preferences
- Claims Is Our Product®
- Our global claims team is proactive in engaging customers and brokers early in the development of every multinational program
- Our experienced claims team had handled thousands of multinational program claims through resolution

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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, Brussels, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich. For more information, contact info@bhspecialty.com.

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