

Burns & Wilcox



About The Company

BURNS & WILCOX

WHO WE ARE

We have the DNA of an independent underwriting business, with the spirit and agility of an MGA. We don't fit in any one box and that's deliberate. We have taken the best traits and attributes from different business models and our experience in the market, to craft a hybrid business that delivers underwriting at its core.

OUR APPROACH

Our aim is to be the right partner now and into the future. A partner that combines experience and knowledge to provide support and capacity for the long-term, on an exclusive basis. We do not believe in “one size fits all” instead, you will be met with a ‘can do’ approach augmented with superior service.

Focusing on operational efficiency we ensure that technology supports our informed decision making. We are flexible and strive to make a difference, bringing energy and purpose to help you achieve your ambitions. We ensure that when you communicate with us, we listen and engage in a supportive manner.

Burns & Wilcox Limited is authorised and regulated by the Financial Conduct Authority under reference number 467933 for specific activities and product types, and is registered in England No. 6185834 at Upper Ground Floor, 1 Minster Court, Mincing Lane, London. EC3R 7AA.

Visit burnsandwilcox.co.uk for a full list of our product lines, contact details and office locations.



PROPOSITION



PROPOSITION

- » One-to-one trading, with direct access to experienced underwriters in each of our offices
- » Underwriter visibility, undertaking broker visits to develop relationships
- » Quality communication, service & business delivery is key
- » Exclusivity – one quote to market
- » Sector driven approach
- » Bespoke wordings
- » Long term relationships
- » Claims & risk management services

CLASSES OF BUSINESS

Risk Appetite



PROPERTY PACKAGE

TARGET SECTORS

LEISURE AND HOSPITALITY

- Dining and Restaurants
 - Fine dining
 - Restaurant chains
 - Fast food chains
 - Catering services
- Hospitality
 - Pubs
 - Modern hotels with leisure facilities/spas
 - Cocktail bars (excluding nightclubs)
- Tourism
 - Caravan parks
 - Holiday parks and lodges
- Sport and Active Fitness
 - Leisure centres and leisure trusts
 - Amateur clubs
 - Gym chains
 - Spas
- Gaming Venues
 - Mini golf, darts, table tennis and pool
 - Bingo halls
 - Bowling alleys
 - E-sports
 - Casinos and gaming centres

- Visitor Attractions
 - Public places of interest
 - Farm parks
 - Zoos and safari parks
- Culture
 - Museums and galleries (excluding fine art)
 - Cinemas
 - Concert venues
 - Country parks and gardens
 - Social clubs, amateur enthusiasts and societies

RETAIL

- Retail chains
- Department stores
- Supermarkets
- Garden centres
- Shopping centres

PROPERTY OWNERS

- Commercial, industrial, and residential properties

WAREHOUSING

PROPERTY PACKAGE

TARGET U.K. COMPANIES

- Turnover between £1M and £150M
- Policyholders that are committed to understanding and managing risks inherent within their business operations

KEY COVER FEATURES

- MD/BI capacity £30M – any one fire risk, £10M EL and PL limits
- Risk management services available including online resource portal
- Work exclusively on all opportunities

DECLINES

- Food risks
- Construction
- Waste
- Haulage
- Manufacturing

TERRORISM

TARGET SECTORS

We will consider all trades including but not limited to:

LEISURE AND HOSPITALITY

RETAIL

PROPERTY OWNERS

MANUFACTURING

WAREHOUSING

KEY COVER FEATURES

- Terrorism cover can be placed on a standalone basis or with our Property Package cover
- £50M limit any one location
- All or select locations
- First Loss Limits
- Non-Damage Denial of Access
- Loss of Attraction
- Malicious Acts
- Threat
- NCBR cover available
- Brand Rehabilitation
- Alternative Accommodation
- Terrorism Liability (employees & non-employees)
- Property in Transit
- Enhanced wording, inner limits and indemnity periods
- Exclusive
- Cover for risks located in UK, including Northern Ireland

CASUALTY

TARGET SECTORS

LEISURE AND HOSPITALITY

- Restaurants (including chains)
- Holiday centres and hotels
- Sports clubs and sporting events
- Leisure centres, gyms, bowling
- Theatres, cinemas, bingo halls
- Hospitality venues and catering
- Zoos, wildlife parks
- Sporting Ruling Bodies

RETAIL

- Wholesale
- Retail chains
- Department stores
- Supermarkets
- Garden centres
- Shopping centres

LOGISTICS

- Warehousing
- Consider far east imported products
- Similar appetite to manufacturing

CONTRACTORS

- Property developers
- Ancillary Trades (XOL only)

MANUFACTURING / ENGINEERING

- Precision engineering
- Food / beverage
 - Food processing / packaging
 - Micro breweries
 - Organic products
 - Natural food supplements
- Medical and scientific equipment-
non-invasive medical products

HEALTH AND EDUCATION

- Academics and primary schools
- Charities
- Hospitals and medical centres

PROPERTY OWNERS' LIABILITY

- Building management companies
- Vacant land

DECLINES

- Hauliers
- Construction / contracting
- Pharmaceuticals
- Nightclubs
- Offshore

KEY COVER FEATURES

- Primary Public and Product led, supplemented by an accident driven EL offering
- Employers and Public / Products Liability £10M limit of Indemnity
- Excess of Loss Public and Products Liability £10M limit of Indemnity
- Standard minimum excess of £500
- No general minimum premium
- U.K. domiciled risks
- Capability to write U.S. exports
- Experienced underwriters empowered to make decisions offering a quick response to new submissions
- Expertise with regard to slip and trip exposures, utilizing proven claim experience DWF including claims defensibility
- Business delivery with fast & accurate production of documentation carried out by local Burns & Wilcox underwriting function

CONSTRUCTION

TARGET SECTORS

SME – ‘VANILLA’ TRADES, *SUCH AS*

- General builders
- Plant hires
- Light civils/ground workers
- Shopfitters
- Modular building manufacture/installation

LARGER RISKS – ‘VANILLA’ TRADES PLUS HIGHER HAZARD, *INCLUDING*

- Steel erectors
- Work offshore
- Quarry operators
- Crane hirers
- Scaffolders
- Heavy civils
- Rope access

KEY COVER FEATURES

- EL and PL/Products
- CAR available on selected trades
- Up to £10M LOI available on Primary
- Up to £15M XSPL/Products

ADDITIONAL BENEFITS

- Exclusive terms
- Work in hazardous locations
- Flexible height and depth limits
- Per capita facility
- Can consider 100% BFSC
- Quote and bind portal for Vanilla

ADULT AND CHILD CARE SERVICES

TARGET SECTORS

CARE HOMES CHILDREN & ADULTS

- Learning Disabilities
- Physical Disabilities
- Mental Health (not secure unit)
- Dementia and Alzheimer's
- Autism
- Drug and Alcohol misuse, abuse, and addiction treatment and recovery
- Rehabilitation from injury
- Respite Care
- Forensic History

SUPPORTED LIVING/HOUSING

- Care Leavers
- Asylum/Refugees
- Offenders
- Learning or Physical Disabilities

DOMICILIARY CARE FOR ADULTS AND CHILDREN

DAY CARE CENTRES

HOSPICES

KEY COVER FEATURES

- Employers Liability £10M
- Public Liability £10M
- Professional Indemnity and Medical Malpractice £10M
- Medical Malpractice cover can be included for Doctors and Nurses
- Material Damage and Business Interruption up to £5M per single location
- Legal Expenses
- Risk Management Services

TARGET ORGANISATIONS

- Good regulatory outcomes
- Private Ownership
- Risk management lead businesses
- New Start-Up businesses

SUBMISSION REQUIREMENTS

- Cannot be registered outside of:
 - England
 - Wales
 - Scotland
- Broker presentations or completed proposal forms accepted to provide quotations

PROFESSIONAL INDEMNITY

TARGET SECTORS

MISCELLANEOUS

- Art consultants
- Bailliffs
- Charities
- Creative agency – web, graphic & interior designers
- Educational risk
- Ecologist & Environmental consultants
- Event organisers
- Health Care
- Laboratories/chemists
- Information technology
- Media
- Recruitment consultants
- Security consultants
- Scientific technology
- Sports consultants
- Training consultants
- Trade associations & unions
- All other miscellaneous professions can be considered

NON-MISCELLANEOUS

- Accountants
- Architects – interior design, landscape & non-structural
- Design & construct – non cladding
- Consulting engineers – electrical, building services & HVAC
- Estate agents
- Management consultants
- Property managers
- Surveyors

KEY COVER FEATURES

- Coverage designed to protect both regulated & non-regulated professionals
- PI – £5M A+ capacity
- U.K. domiciled risks
- Primary and Excess of loss

DECLINES

- Actuaries
- Insurance brokers / financial services
- Solicitors
- Heavy Civil / Structural & geotechnical engineers including cladding

CLAIMS & RISK MANAGEMENT SERVICES



CLAIMS MANAGEMENT

- » DWF – Property & Casualty claims
 - » Chaucer – Terrorism claims
 - » SiS Claims Ltd. – PI claims
 - » Gallagher Bassett Services – Adult and Child Care Services claims (Property)
 - » The Liability Network – Adult and Child Care Services claims (Liability)
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- » Recognition of the need for ‘quick turnaround’ in decision making.
 - » Provision of out of hours claims reporting via a 24 hour telephone line.
 - » Claims contact details within our policy wording.
 - » Claims reviews – proactive claims management approach.
 - » Claims defensibility seminars with employees and managers, to explain new legal requirements and how to reduce claims exposure.

RISK MANAGEMENT SERVICES

- » Risk Management conducted by Insight Assured
- » Build relationships with customers and be consistent in dealings, so that real value is offered to the insured
- » Flexibility, nimbleness in thinking, and problem solving, to provide customers with tailor made solutions
- » Recognition of the need for decision making and quick responses
- » Consideration given to pre-inception surveys and on occasion bursaries
- » Work alongside claims management strategy

MEET THE TEAM



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GLOBAL ACCESS 60+ LOCATIONS



Kaufman

UNITED STATES

Birmingham, AL	Denver, CO	New Orleans, LA	Charlotte, NC	Dallas/Fort Worth, TX
Little Rock, AR	Fort Lauderdale, FL	Ruston, LA	Morehead City, NC	North Dallas, TX
Scottsdale, AZ	Orlando, FL	Baltimore, MD	Parsippany, NJ	Frisco, TX
Fresno, CA	Tampa, FL	Detroit, MI	Las Vegas, NV	Houston, TX
Los Angeles, CA	Atlanta, GA	Farmington Hills, MI	New York City, NY	San Antonio, TX
Sacramento, CA	Chicago, IL	Grand Rapids, MI	Cleveland, OH	Salt Lake City, UT
San Diego, CA	Indianapolis, IN	Minneapolis, MN	Pittsburgh, PA	Milwaukee, WI
San Francisco, CA	Kansas City, KS	St. Louis, MO	Charleston, SC	★ Corporate Headquarters
Woodland Hills, CA	Baton Rouge, LA	Oxford, MS	Myrtle Beach, SC	

CANADA

Vancouver, BC
St. John's, NL
Halifax, NS
Toronto, ON
Ottawa, ON
Montreal, QC

CHILE

Santiago, CL

NETHERLANDS

Amsterdam, NL

UNITED KINGDOM

Birmingham, UK
Bristol, UK
London, UK
Manchester, UK



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