



## Introduction

### XL Insurance

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#### Contacts

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XL Insurance is a registered trademark of  
XL Capital Ltd and the global brand used  
by its insurance company subsidiaries.

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## Middle Market

We aim to bring the global knowledge and expertise traditionally extended to large international companies to national and local businesses within the UK and Ireland.

We strive for excellence and our goal is to deliver to our customers excellence as the standard in:

- Response times
- Document production
- Coverage
- Analysis of risk
- Loss prevention incentives
- Claims handling

Our initial focus is on employers liability, public liability and contractors all risks. We will add other lines of business as we extend our regional and London market presence, including property, specialty and professional lines.

### Our coverage

#### **Employers liability**

Limit up to £15m costs inclusive  
any one event offshore/terrorism  
sub limit £5m any one event  
Conventional coverage minimum  
premium £1,000

#### **Public/products liability**

Limit up to £15m costs inclusive  
any one event offshore/terrorism  
sub limit £5m any one event  
minimum premium £1,000

#### **Contractors all risks**

Limit up to £10m any one location  
annual and project period policies  
minimum premium £1,500

### Our services

#### **Risk control**

Innovative incentivised risk  
improvement programs are  
available through our risk  
intervention solution, Advance XL.  
Bespoke loss prevention programs  
delivered by in-house and approved  
external experts.

#### **Claim services**

Dedicated specialist claims  
handlers operating to pre agreed  
service criteria.

#### **Rehabilitation**

Early and effective rehabilitation  
intervention programmes deliver  
significant business cost savings  
and other benefits. We have  
partnered with IPRS to deliver  
rehabilitation services to all our  
Insured clients usually at no cost  
to them.