



Globe
Underwriting

Globe products

- An introduction to Globe Underwriting 02
- A message from our CEO 03
- Political Violence and Terrorism 05
- Cyber 07
- Forestry 10
- Property and Casualty 13

An introduction to **Globe Underwriting**

Globe is a specialist insurance intermediary Managing General Agent (MGA) connecting entrepreneurial underwriters with global distribution.

Globe targets both the UK and International wholesale and retail market. We work with long term capital providers to provide cover in classes of business that require a deep understanding of risk, pricing and cover. Our expertise can deliver peace of mind where other insurers cannot.

Backed by experienced teams providing technical expertise, underwriting excellence and a client-first approach to service, Globe is a natural home to some of the best underwriting talent the London market has to offer.



A message from our CEO

Globe Underwriting was formed in 2012 to underwrite niche lines of business, initially focused on perils or coverage that fell outside the normal appetite of Lloyd's syndicates.

Since 2012 we have diversified our offering to include Political Violence and Terrorism, Cyber, Property, Casualty, Forestry and Fine Art, Jewellery and Specie.

Globe Underwriting offers direct access to capacity for brokers in the UK and globally through our underwriting teams and quote and bind portals. We write policies that vary from micro SME all the way through to large multinational companies and government entities and our ability to be relevant in both retail and wholesale markets is one of our key strengths.

We take pride in our service levels and have long standing partnerships with brokers as well as our capacity providers.

We are always on the look out for entrepreneurial talent and Globe is a strong supporter of both apprentice and graduate schemes into insurance.

A handwritten signature in white ink, appearing to read 'Marcus Meredith'.

Marcus Meredith
CEO Globe Underwriting

Political Violence and Terrorism

Providing peace of mind in turbulent times

Globe's Political Violence is a long-established, market leading Lloyd's cover holder offering products for sabotage and terrorism cover through to political violence risks worldwide

We offer our clients the opportunity to purchase bespoke standalone cover, backed 100% by Lloyd's of London capacity, to offer choice in an ever more uncertain world. Globe's products have enhanced cover and are more flexible and competitive.

In brief:

- Experts in terrorism risk analysis, coverage advice and wording
- Capacity line size up to £300 million per occurrence and per location
- First loss and tailored cover to suit financial requirements of the client
- Selective portfolio: pick and choose which assets you wish to cover
- Non-damage business interruption extensions
- Terrorism liability cover
- Inclusive of "lone wolf" attacks

Cover includes:

- First loss and tailored cover to suit your client
- Denial of access and loss of attraction cover included as standard
- Looting post loss
- Day one uplift of 135%
- Threat - up to £2.5 million
- Brand rehabilitation costs and failure of utilities

Minimum premium:

£50 per policy.

Political Violence and Terrorism Key Contacts

Georgia McGregor

Underwriter

+44 (0) 75 4071 2406

georgia.mcgregor@globeuw.com

Jeremy Mazalon

Underwriter

+44 (0) 75 8470 5287

jeremy.mazalon@globeuw.com

Henry Stone

Underwriting Assistant

+44 (0) 20 7816 5559

henry.stone@globeuw.com

Cyber

Globe Cyber is a standalone and comprehensive cyber risk solution providing bespoke coverage. It's designed to support, defend and mitigate potential losses from a cyber-attack.

Limits, deductibles and premiums:

- Maximum limit £5,000,000 any one claim
- Minimum deductible £500
- Minimum premium £450

Full details available on request.

Who is it for?

Globe Cyber is a primary insurance policy specifically designed for small and medium sized businesses with turnover up to £350 million.

Our industry sector appetite is broad with 95% of industry classifications within appetite.

Why is it important?

Small and medium sized businesses tend to spend less on IT security and can be more vulnerable. Once attacked they often have limited resources to coordinate the services needed to manage an incident.

A fast response is critical for any business that suffers a breach.

A Globe Cyber policy ensures policyholders activate the best resources at the right time by providing them with access to leading experts, supporting the recovery of their business operations and protecting their reputation.

What does it cover?

- Data Breach
- Ransomware
- Business Interruption
- Regulatory Fines & Penalties
- System Failure
- Media Liability
- Extortion
- Court Attendance Costs
- Reputational Harm
- Cyber Crimes
- Social Engineering
- Third Party Damages
- PCI Fines, Penalties & Assessments
- Data Recovery
- Call Centre Costs
- Public Relations
- Management Liability

Cyber Key Contacts

Russell Heaton

Head Underwriter

+44 (0) 20 7767 0637

russell.heaton@globeuw.com

Emily Wright

Senior Underwriter

+44 (0) 79 4028 4074

emily.wright@globeuw.com

Michael Berry







Assistant Underwriter

+44 (0) 77 6168 2349

michael.berry@globeuw.com

The most critical part of any cyber policy is the speed of response.

That’s why we have partnered with a broad range of experts with global reach in IT forensics, legal assistance, notification, ID protection and public relations to provide policyholders with a best in class, end-to-end response in the event of a cyber-attack.

Forensics	Defence	Relations	ID Protection	Interruption
				
				
				
		Global 24/7 incident response		
				
		 canopius Notification To ensure that security / privacy breaches are managed efficiently and effectively, policyholders are able to make notifications via the following methods: Telephone the Canopius Cyber Incident Management Team in the first instance on +44 (0) 333 305 8045 / +1 646 652 0749 Send an email to cyber.incident@canopius.com		
				
				

Forestry

The Globe Forestry Insurance team has over 30 years of experience in the sector (re)insuring forests across the globe.

Globe Forestry writes both insurance and reinsurance on a worldwide basis, utilising both Lloyd's, traditional reinsurance and new insurance capacity. The team has now successfully developed tailored products for a variety of client groups, ranging from small growers to multinational TIMOs (Timber Investment Management Organisations) + REITS (Real Estate Investment Trusts) and can offer both indemnity and parametric coverage across the globe.

Goal:

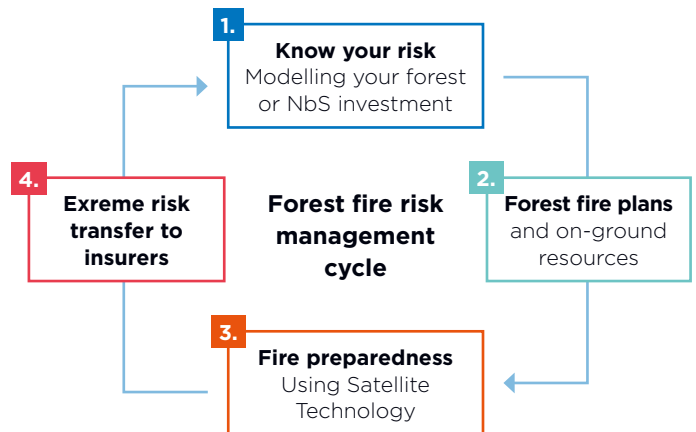
- Quantifying fire and wind risk for forest managers
- De-risking investment into nature-based solutions
- Tailoring insurance to meet client needs
- Enabling investors to optimize climate, water and biodiversity benefits

Forestry:

- A centre of excellence
- Global reach insuring 30 countries
- The most experienced forestry underwriters

Capacity:

- Up to \$20 million per risk depending on appetite
- Combination of Lloyd's and company market capacity



Forestry insurance in the USA

Target markets:

- Independent forestry owners
- Commercial forest enterprises (timber, pulp and paper)
- Saw log producers and timber harvesters
- Real Estate Investment Trusts (REITs)
- Timber Investment Management Organisations (TIMOs)
- Forest Management Organisations (FMOs)
- Alternative investment companies
- Regional Forest Owner Associations
- Afforestation & Reforestation Projects
- Carbon Credit Investments in Forestry

Services for clients:

- Selected forests key risks analysis
- Detailed profiling of current risk frequency and severity
- Modelling fire ignition and fire spread forecasts
- Outline of risk management and mitigation strategies
- Advice on predictive fire risk technology
- Design bespoke risk transfer tools
- Advice on selecting risk transfer thresholds
- Pricing risk
- Preparing risk summaries and pricing for insurers

Forestry Key Contacts

Phil Cottle

Head of Forestry

+44 (0) 77 6989 5048

phil.cottle@globeuw.com

Daniel Longden

Lead Underwriter

+44 (0) 77 5696 1500

daniel.longden@globeuw.com

Yuming Zhi CFA

Principle Analyst & Underwriter

+44 (0) 79 0933 6875

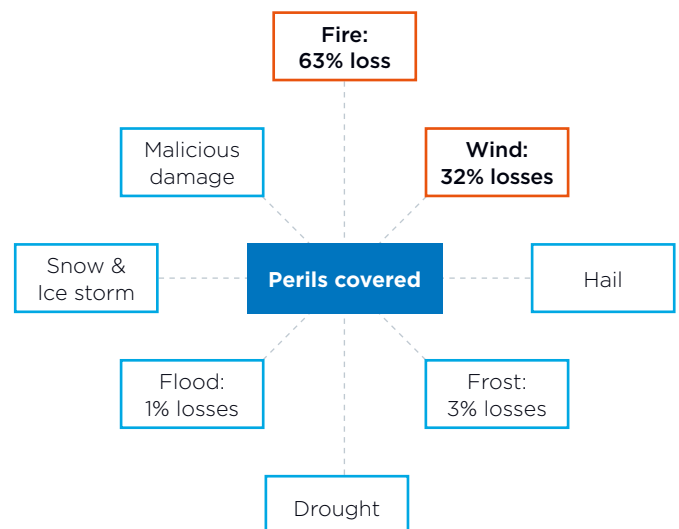
yuming.zhi@globeuw.com

Info Gram 2007-2023

Typical proportion of loss globally for insured commercial plantations.

Exclusions:

- Subterranean Fire
- Pests & disease



Property and Casualty

All our capacity is A-Rated and through Lloyds. We specialise in difficult to place risks for Property Owners and Commercial Combined for Trading Risks within the UK. We write 100% Risks, Lead Lines, Follow Lines, First Loss and Excess of Loss.

In addition, we can also write casualty (EL, PL/Prods) risks alongside the Material Damage or on a Standalone basis.

On both property owners and commercial combined wordings including non-standard and complex risks:

- 100% Risks, Lead Lines, Follow Lines, First Loss, and Excess Loss
- Commercial and Residential
- Binder Limit up to £10 million Sum insured any one location
- Capacity 'A' Rated
- Plastic Manufacturing
- Metal / Engineering Risks
- Leisure and Hospitality
- Woodworkers, Joiners, and Pallet Manufacturers

Adverse features considered:

- Listed Properties
- Convictions
- Liquidations
- Multi-tenure Risks
- Non-UK Domiciled Policyholders
- Non-standard Construction
- Composite Pannels & Cladded Risks
- Unoccupied

Target trades:

- Block of Flats
- Vacant Properties
- Battery Storage / Manufacturing
- All Food Risks
- Abattoirs
- Asylum Seeks Hotels
- All Manufacturing Risks
- Wholesalers & Retailers
- All Warehouse / Distribution Risks

In addition, we can also write casualty (EL, PL/Prods) risks alongside the Material Damage or on a Standalone basis.

We have the ability to be flexible on Price and Terms offered.



Property and Casualty Key Contacts

Simon Careless

Head of Division

+44 (0) 75 4472 0684

simon.careless@globeuw.com

David Hurrell

Senior Underwriter

+44 (0) 79 6053 8667

david.hurrell@globeuw.com

Daniel Botting

Assistant Underwriter

+44 (0) 75 8488 8171

daniel.botting@globeuw.com

Leanne Godfrey

Assistant Underwriter

+44 (0) 77 7139 6793

leanne.godfrey@globeuw.com

GLOBE
UNDERWRITING

+44 (0) 20 7204 8400
help.globe@globeuw.com



Globe Underwriting Limited is authorised and regulated by the Financial Conduct Authority. (FCA Register No. 941963).
Registered office: 2 Minster Court, London, England, EC3R 7PD. Company registered number: 06917482

771.EXP 28.02.2026