



# GOODS IN TRANSIT - HAZARDOUS INDUSTRIES

## HOW DOES THIS PRODUCT COMPARE TO A “STANDARD” OFFERING?

Due to our industry knowledge and long standing relationships with A-rated capacity providers, we are able to offer comprehensive support to our brokers' clients, with one of the most industry specific sets of policies in the market, with our in house claims specialists mitigating loss and protecting our mutual clients brand when the worst happens.

During our 30 year history, our product and proposition has continued to evolve, ensuring it remains relevant and tailored to the industries that we operate within and for the customer who we insure. We believe it is our experience and expertise, that makes us unique.

## WHAT ELSE DO YOU NEED TO KNOW?

- Specialist Contract Cover
- Transhipment
- Product Contamination including whilst loading and unloading
- Low Claims Rebate available on all policies over £5k GWP
- No RHA/CMR sub-contractor back to back requirements considered
- Losses resulting from administrative and clerical errors

## WHO QUALIFIES?

We offer Goods In Transit cover for:

- Fuel and oil companies
- Chemical companies
- Biofuel companies
- Lubricant companies
- Gas companies
- Waste oil companies
- Hazardous and liquid waste companies excluding asbestos
- Environmental tankers companies
- Environmental consultants
- Fuel tank and boiler instalation, servicing and decommissioning companies
- Tanker and hazardous goods hauliers

We can also consider contractors to any of the above industries.

# WHY DO BUSINESS WITH PEN?

**Pen Underwriting (Pen) is a multi-class, multi-territory Managing General Agent (MGA).**

When we set up Pen in 2014, we brought together some of the UK's best known and most respected underwriting businesses, many with decades of underwriting expertise.

From a 'super start-up' of a dozen or so brands, to a single cohesive £650m GWP business, we're setting our sights on our next milestone – with a bold new vision to become a £1bn GWP underwriting & distribution business.

Over the last six years, the businesses have integrated to form one single operation that had broad distribution and acted like an insurer, responsible for everything apart from the capital at risk.

In 2021, with the majority of the integration work done, and with Pen operating as a single business, Pen is redefining itself – not as the business it thought it might become, but as something even better – the business the market needs it to be.

**Our values – IDEAS, AGILITY, CONNECTING, FULFILMENT and SOLVING – are built on strong foundations.**

## IDEAS

We find smart ways to make the most of opportunities

- Leveraging expertise and technology to create solutions
- Bringing new products and services to market
- Solving broker, carrier, coverholder and insured pain points

## AGILITY

We are responsive people, empowered to make decisions

- Meeting Pen service standards
- Adapting products and processes quickly
- Being flexible in how we address challenges

## CONNECTING

We work together to offer joined up solutions

- Being accessible to other teams
- Collaborating on initiatives across the business
- Being proactive about cross-selling opportunities

## FULFILMENT

We deliver products, services, processes & infrastructure that provide a competitive advantage

- Satisfying needs of all stakeholders
- Executing work with attention to detail
- Providing a consistent customer experience

## SOLVING

We focus on building our reputation as long-term partners

- Developing sustainable business practices
- Progressing our expertise, skills, and technology
- Creating solutions for the future

## BUSINESS DEVELOPMENT CONTACT

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