



THB Clowes Insurance

For organisations operating in hostile environments.
Expert advice, market leading products and the
finest medical emergency support.

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THB Clowes

THB Clowes insurance brief

Insurance cover for operators in war zones and hostile environments

Organisations and personnel operating in hostile environments and high-risk areas across the globe require specialist, bespoke insurance solutions, which respond to their unique situations and needs.

Calling on many years of experience in this niche sector, THB Clowes has earned an unparalleled reputation for developing, placing and servicing the most innovative and robust insurance programmes designed to support dynamic clients operating in the most demanding circumstances.

Our experience and total commitment to confidentiality has enabled us to build a powerful network of risk management partners able to provide a broad range of expert advice and support in areas such as: Security, medicare, surveillance, contingency planning and logistics, support services, infrastructure and construction.

Client profile

Governmental and non-governmental organisations, medical and logistical companies, private security companies, engineering and infrastructure contractors, humanitarian organisations, private and military training units, civil defence authorities etc.

Personal Accident and Emergency Repatriation

Coverage:

- Accidental death
- Permanent total disablement
- Temporary total disablement
- Medical expenses
- Reliable and flexible emergency medical support and repatriation
- Full travel benefits

Key benefits:

- Broader cover – A brief look at many similar policies on the market can reveal a long list of exclusions. THB Clowes cover has very few.
- Value – Despite the broad cover available the policy also offers extremely good value:
 - Competitive rates – up to one third of the price of similar policies
 - Group discounts of up to 50%
 - Generous no-claims bonus repayments
 - Flexible payment terms with little or no upfront premium required
- Failsafe continuity of cover - Policies are designed on a declaration basis, which ensures that your personnel are always covered. Every three months, you tell us where your staff have been which means no last minute panic in the event of an urgent deployment (weekends or public holidays for example) as all your personnel are automatically covered.
- The finest emergency medical support - We have listened to our clients needs and with selected partners have developed unparalleled medical support procedures. Flexibility and reliability are the key advantages. Current medicare companies procedures require injured personnel to be delivered to specific locations in order to enter the medical and repatriation chain. This is often unrealistic in under-developed countries or war zones and can mean lengthy, often life threatening delays for those injured and requiring immediate attention. THB Clowes policy provides:
 - A selection of safely accessible, medical rendezvous points as close in proximity to injured personnel as possible.

- A variety of navigable routes to and from these rendezvous points.
- A medicare company that is fully conversant with the country's language, culture and terrain.
- Advance, pre-clearance for medicare company's vehicles and personnel.
- Immediate details passed to you of hospital(s) used by medicare company.
- Full co-ordination and regular bulletins between yourself and the medicare company, enabling you to ensure business continuity planning as well as keeping their relatives informed.
- Direct and precise communication at every level including the medicare ops team to your management team (with priority telephone number).

Defence base act

Coverage:

The Defence Base Act (DBA) is a US statute that creates a legal requirement for employees working for the US government (outside North America) to buy DBA insurance. The insurance provides cover for employees injured in the course of their employment or to pay benefits to dependents of employees killed, in the course of and because of their employment.

Key benefits:

- Value – THB Clowes market reputation and unique relationships with the major DBA insurers ensures our rates remain highly competitive.
- Claims service – A key problem with DBA insurance has been intermediaries inability to simplify and support the client's claim through the US statutory insurance process. This has driven the perception that making a DBA claim is prohibitively complicated resulting in few clients making claims under the policy. THB Clowes has gone to great lengths to build a thorough knowledge of DBA and the relevant statutes including sending our Claims director to the US for a week long consultation to ensure we can support and advise our clients through a DBA claim. As a result to date THB has successfully negotiated DBA claims on behalf of our clients to a value in excess of \$10,000,000.

Combined Liability / Professional Indemnity

Coverage:

- Combined Liability Incorporates both Employers and Public Liability.
- Employers' liability is a statutory requirement for UK businesses under the 'Employers' Liability (Compulsory Insurance) Act 1969.
- Employers' liability protects employers against claims for damages brought by employees in the event they are injured or incur illness in the course of their employment.
- Public Liability covers the Insured for their Legal liability to pay damages or compensation to third parties in respect of property damage or bodily injury arising out of the business activities of the Insured.
- Public Liability is not a mandatory requirement, however, it has become essential as litigation around the world becomes more prolific.
- Professional Indemnity (PI) is crucial for Security consultants where much of the work is based on advise and recommendations for which they are paid a fee. Should this advice be faulty or negligent then this policy would respond.
- PI covers the Insured for their Legal liability to pay damages or compensation to third parties arising out of the professional advice provided by the Insured in consideration for a fee.

Key benefits:

- Client insight – Several of our team have a military background giving them a unique understanding of our clients complex needs.
- Market reputation and underwriter relationships – THB Clowes experience in dealing with specialist and 'difficult to place' risks is well known and appreciated in this sector.

- Programme structuring – Broad knowledge of this sector along with our ability to co-ordinate all-encompassing solutions enables THB Clowes to structure programmes in such a way to ensure clients receive the best rates without compromising cover.
- Service – Fast response times to enquiries and claims. 24-hour support.

Kidnap and ransom

Coverage:

- We can insure for losses suffered during a kidnap, extortion, detention or hijack
- Ransom – Cash, goods or services surrendered to meet the demands of a kidnap or extortion.
- Ransom in transit – Loss of ransom in transit by destruction, theft, seizure or disappearance
- Additional Expenses – All other reasonable expenses including travel, accommodation, 100% of the victims gross salary, psychiatric/medical care and rest and rehabilitation.
- Personal Accident – Accidental Death, injury or mutilation during and insured event.
- Response Consultants – The fees and expenses of consultants who are brought in to deal with an insured event.

Key Benefits:

- Access to the key markets for this type of insurance.
- Policy coverage tailored to the specific needs of the client.
- Prompt quotation turnaround and complete client confidentiality.

Marine Cargo

Coverage:

We can offer insurance for theft, loss or damage to goods in transit via air, sea, and road.

Key benefits:

- Preferential rates and access to large capacity within the London market.
- A no-claims bonus or premium return for incident-free risks.
- Ability to insure large value convoys or multiple trips.

Aviation

Coverage:

We can offer hull insurance for aircraft operating in dangerous zones.

Key benefits:

- THB Clowes has over 25 years of experience in the aviation insurance sector and has developed excellent relationships with the key underwriter markets.

Insurance partnerships

We maintain a narrow market sector focus because we believe our niche expertise is the single biggest benefit we can provide to our clients.

With coverage that falls outside of that focus, THB Clowes employs key insurer partners who share our values of niche focus and high service levels. In this respect we are lucky to be able to utilise the skills of the various divisions within the wider THB group. More details of which, can be found at our parent company's website: www.thbgroup.com

Beyond the THB Group, we can also call on a wide network of trusted specialist insurance partners to provide terms for our clients on most insurance products.

Risk management

THB Clowes years of experience working within the war and hostile environment sector has enabled us to build enduring relationships with associated companies within this field. In some instances our network of contacts enables us to act as a conduit for companies seeking extended specialist services. Our contacts include: Medical evacuation specialists, Security companies and Surveillance and intelligence firms.

Profiling, introductions and marketing

Where appropriate, THB Clowes will profile, market and introduce clients to our partners where potential synergies and mutually beneficial new business opportunities exist.

Contact details

For further information or to discuss your requirements and obtain a fast quotation please contact:

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