

PROFESSIONAL LIABILITY MINING



Mosaic's leading underwriters have a long track record of writing professional liability insurance for engineers working across various industries and sectors. With more than 20 years' experience, and a former engineer on our team, Mosaic is uniquely placed to serve the needs of mining clients globally. Our case-by-case approach delivers risk-transfer solutions customized to clients' varied needs.

PRODUCTS & APPROACH

TARGET SECTORS

Mosaic considers risks of all sizes, from single contractors to billion-dollar organizations:

- Feasibility studies
- Prospecting and exploration services
- Tailings (subject to geography/location)
- Analytics, including resource estimation services
- Mine planning
- Project management, coordination, supervision
- Geological and metallurgy studies
- Environmental consultants
- Corrosion and protection services
- Mine-safety engineers
- Inspection
- Lift engineering
- Training
- Testing consulting, including field and laboratory materials/chemicals
- Mineral process engineering
- Mine transport and conveyor systems
- Decommissioning and reclamation
- All forms of mine engineering, including civil, geotechnical, environmental, hydrotechnical, geological, structural, and electrical

WHO WE INSURE

- Companies of all sizes providing professional services to the mining industry
- Firms providing engineering and consultancy services
- Design & build companies
- Multinationals to individuals on a freelance, project, basis
- Companies providing project management, co-ordination and scheduling, programme management, logistics services

LIMITS, STRUCTURE & RISK SIZE

- Limits preferably deployed in primary lead position, but we consider excess placements
- Up to USD\$15M line: 100% Mosaic Syndicate Services Limited (MSSL)

- Practice policies preferred, but we consider single contracts on an annual basis when covering an insured for specific works
- No absolute thresholds; premiums typically start, for small risks, at USD\$10K for a USD\$1M aggregate limit and USD\$25K for a USD\$5M aggregate limit

COVERAGE

- Broad, worldwide professional liability coverage available on a case-by-case basis, including coverage for property damage, bodily injury, consequential loss, and pollution arising from the provision of professional services



CLAIMS

Proactive claims management by specialists is at the heart of every risk we cover. Fair handling of claims, and quick payment where agreed, is our promise. Our technically experienced in-house experts provide coverage analysis, strategic overview, and legal and

data-driven insights, with continual feedback to our underwriting teams. Mosaic's approach is one of ownership, transparency, and efficiency; achieving fair outcomes for our customers is the end goal.

TEAM

UNDERWRITING



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CLAIMS



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ABOUT MOSAIC

Mosaic is a next-generation global specialty insurer harnessing visionary leadership, exceptional underwriting talent, a focus on complex product lines, and a digitized operating model. Coupling Lloyd's Syndicate 1609 with a wholly-owned syndicated capital management agency, Mosaic is uniquely positioned to offer capacity to clients in leading markets around the world.

Mosaic's underwriters bring an exceptional track record of reputation, respect, and relationships to the specialty sphere. Their expertise across regions and products sets us apart in challenging niche markets.

Digitizing underwriting and claims processes, our insurtech platform leverages AI, blockchain and

intelligent automation to generate end-to-end efficiencies, assisting our expert teams, handling claims promptly, and keeping clients and third-party partners informed every step of the way.

A

Excellent

AM Best

AA-

Very strong

Standard & Poor's

AA-

Very strong

Fitch Ratings

Financial-strength ratings of our Lloyd's syndicate Mosaic 1609

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