

LITIGATION LIABILITY



With legal action on the rise in the wake of an extended period of economic turmoil across the globe, litigation liability insurance offers critical financial protection to those in disputes in the UK or overseas.

Mosaic offers clients a full range of pricing options to suit all types of cases and clients—from individuals and small businesses to multinational corporations and litigation funders.

PRODUCTS & APPROACH

WHAT WE INSURE

Mosaic's litigation liability cover provides policyholders with protection against the risk of having to pay an opponent's legal costs in the event litigation or arbitration is unsuccessful. In some cases, we can also cover policyholders' own legal costs or claims-related disbursements.

Typical coverage (each case is considered on its own merits):

- Professional negligence disputes (claims against solicitors, accountants, IFAs, etc)
- Breach-of-contract claims
- Insolvency litigation
- Group actions/class claims
- Competition claims

WHAT SETS MOSAIC APART

- Market leaders with strong background in specialist, complex risks
- Entrepreneurial, client-focused
- Best-in-class claims team with long track record of lead-market claims handling
- Deep understanding of clients
- Truly global approach

PRODUCTS WE OFFER

Cover of up to £5M for any one claim, with flexibility & pricing options, including:

- payment of a fully deferred premium payable only in the event the claim succeeds
- a non-refundable premium paid in full on inception
- a combination (a non-refundable deposit premium on inception, plus a further premium paid only if and when the claim is successful)

We can also provide solutions when an opponent seeks security for costs, either in the form of an anti-avoidance endorsement or deed of indemnity.



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 global specialty insurer with exceptional expertise, a focus on complex products, and an award-winning, digitized operating model. We underwrite for trade clients alongside our own Lloyd's Syndicate 1609—offering capacity and custom service across seven lines of business in seven countries.

We differentiate ourselves through our excellent people, innovative risk selection, full claims authority, and robust governance and reporting, providing market access coupled with local insights to create balanced portfolios for our partners.

Through our syndicate, we harness the heritage of Lloyd's and benefit from its global licenses and financial-strength ratings.



Mosaic Syndicate Services Limited is an appointed representative of Asta Managing Agency Limited (company number 1918744), which is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and the PRA.