

# PROFESSIONAL LIABILITY DEFENSE SECTOR



Mosaic's leading underwriters have a long track record of writing professional liability insurance for those working in the defense sector. With more than 20 years of experience in this highly technical sector, our team is uniquely placed to serve the needs of specialist engineers and other professionals working in the defense industry. Our case-by-case approach delivers risk-transfer solutions customized to clients' varied needs.

## PRODUCTS & APPROACH

### TARGET SECTORS

- We consider exposures associated with all defense sectors, including army, navy, airforce and aerospace sectors
- Both non-marine and marine exposures
- We consider a broad range of risks/companies related to defense-specific or dual-use goods, including:
  - Propulsion systems
  - Weapons systems
  - Vehicles
  - Safety systems
  - Control systems
  - Electronics
  - Sensors
  - Lasers
  - Navigation and avionics systems
  - Night-vision systems
  - Radar and infrared suppression systems
  - Nuclear components

### WHO WE INSURE

- Companies providing professional services to the defense industry, often working under government contract, including:
  - Defense contractors
  - Design and construction companies
  - Engineering firms
  - Engineering and business consultants
  - Firms supporting the defense industry, including health &

safety consultants, laboratory testing, inspection companies, and environmental consultants

- Companies providing project management, co-ordination, scheduling, programme management and logistics services

### LIMITS, STRUCTURE & RISK SIZE

- We consider risks of all sizes, from single contractors to billion-dollar organizations
- Limits preferably deployed in a primary lead position, but consider excess placements
- Up to USD\$15M 100% Mosaic Syndicate Services Limited (MSSL)

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

### COVERAGE

- Worldwide, broad professional liability coverage on a case-by-case basis, including for property damage, bodily injury, consequential loss and pollution arising from 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

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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+

Strong  
Standard  
& Poor's

A

Excellent  
AM Best

AA-

Very strong  
Fitch Ratings

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

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