

# PROFESSIONAL LIABILITY SPECIALIST ENGINEERS



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 engineering consultant on our team, Mosaic is uniquely placed to serve the needs of clients on a global scale. Our case-by-case approach delivers risk-transfer solutions customized to clients' varied needs.

## PRODUCTS & APPROACH

### TARGET INDUSTRIES

Mosaic considers risks of all sizes globally, from single contractors to billion-dollar organizations working in the following sectors:

- Oil & gas—both onshore/offshore exposures: upstream, midstream, downstream
- Petrochemical
- Mining
- Nuclear
- Renewable energy
- Process
- Chemical
- Defense
- Transportation—rail, aviation, marine
- Environmental

### WHO WE INSURE

- Firms providing engineering and consultancy services
- Design & build companies
- Multinationals to Individuals working on a freelance project basis
- Companies providing project management, co-ordination and scheduling, programme management, logistics services

### ACTIVITIES IN APPETITE (examples only; we consider risks of all types)

- Front-end engineering design
- Engineering design
- Design & build
- Tooling design
- Geophysical exploration and mapping

- Reservoir analysis
- Health and safety
- Inspection
- Testing consulting, including field and laboratory materials/chemicals
- Decommissioning

### 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\$5K for a USD\$1M aggregate limit and USD\$25K for a USD\$5M aggregate limit

### COVERAGE

- Broad 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 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.

**A+**  
Superior

AM Best

**AA-**  
Very strong

Standard & Poor's

**AA-**  
Very strong

Fitch Ratings

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

*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.*