

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



FRANCESCA HARLAND

Global Head of Professional Liability

+44 (0)7399 134 880

francesca.harland@mosaicinsurance.com



PETE YOUNG

VP, Underwriter, Professional Liability

+44 (0)7460 266 571

pete.young@mosaicinsurance.com



DANNY CLACK

SVP, Underwriter, Professional Liability

+44 (0)7552 377 121

danny.clack@mosaicinsurance.com

CLAIMS



NATALIE GRAHAM

Global Head of Claims

+44 (0)7894 107 646

natalie.graham@mosaicinsurance.com

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.