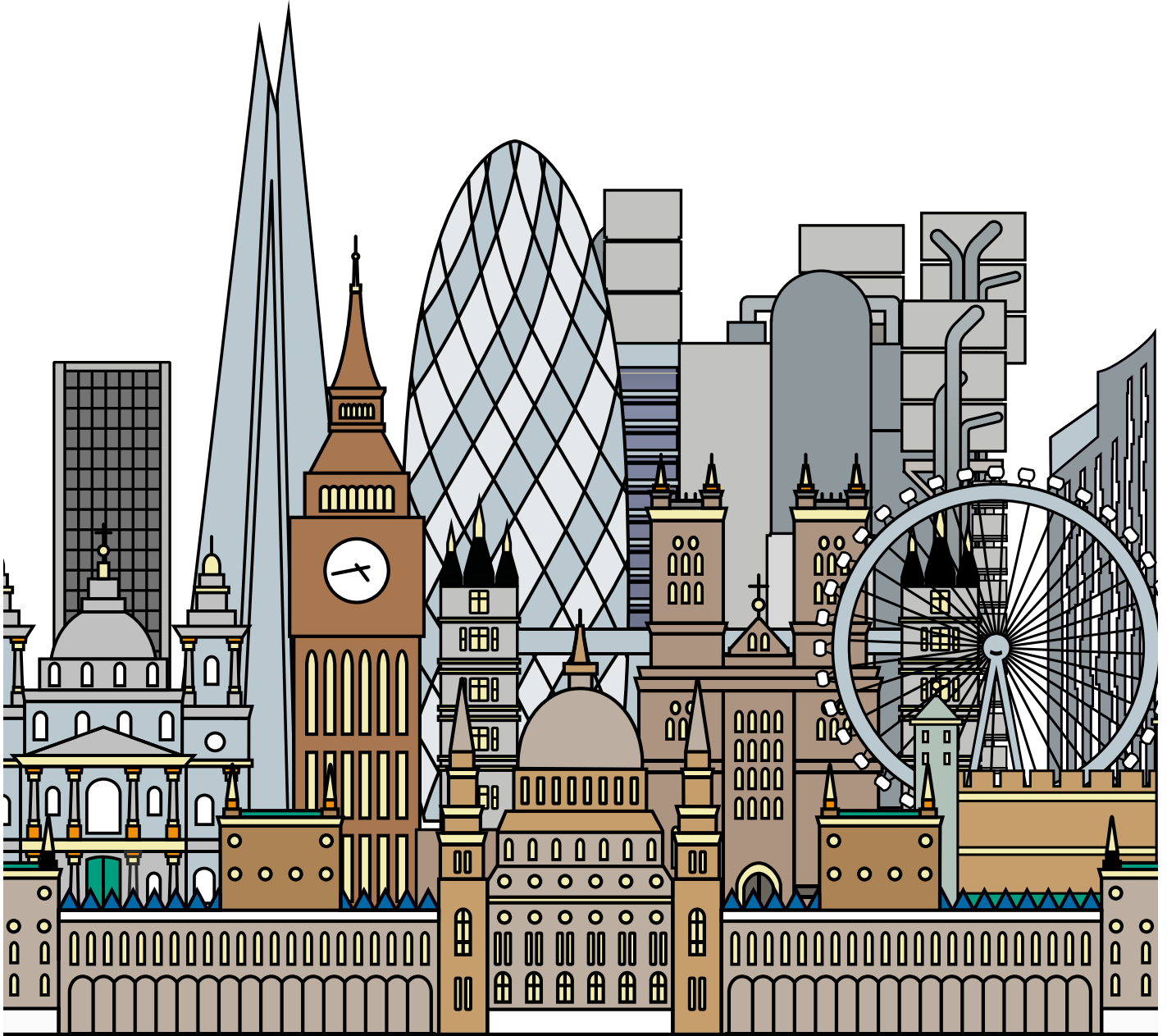




CARROLLS



ONLINE

Broker at **LLOYD'S**



CARROLLS

After keeping abreast of how our Industry has been changing over the years, we felt that to help service our Broker panel best, that we must have an Online solution for many of your problems. In early 2019 we launched CHIB Online (now Carrolls Online), a fully functioning 24 hour Underwriting proposition where quoting and binding was possible for various London Market type business. It is our feeling that we are now your catch all solution London Market Wholesaler whether it be Broking, Underwriting or Online trading.

We have been known for many years, in no matter what guise, as an innovative product supplier and we will not stop here. Over the coming months we will continue to develop our product range Online, bringing you direct access to some of the easiest to use, well covered and competitive product ranges at the tips of your fingers. Whilst the declinature rate is low, even if a risk is declined, or indeed referred, if you utilise the portal we have access to the statement of fact which will allow us to refer successfully or alternatively Underwrite the risk in house or Broke the business to the Lloyd's and London Market. This really is your true gateway to the London Market.

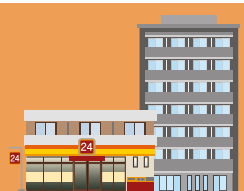
Registration is easy, head to our website
www.carrolls.co.uk, go to online and click register.



Cyber



UK Holiday Homes



Commercial & Residential Property Owners



Excess PL/ Products



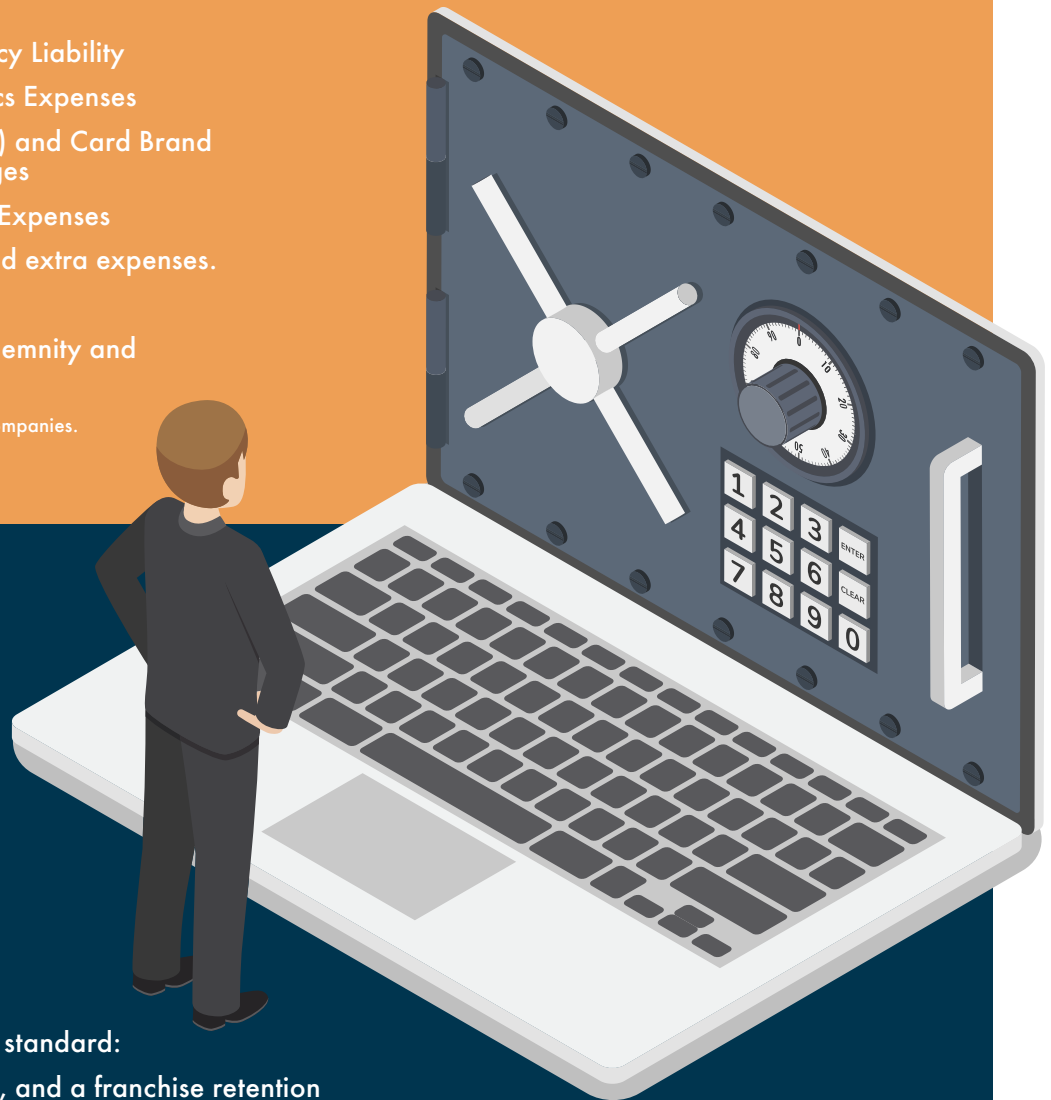
Terrorism

CYBER

Our new Cyber offering via our easy to use online portal, Paragon Prime, offers one of the broadest cyber policy forms available in the market. Holding various blue chip customers the world over, Paragon have now released their expert wording for the SME arena. With Limits of up to £5,000,000 and policy premiums starting from £1,300 + IPT, Paragon Prime will cover:

- Network Security and Privacy Liability
- Privacy Breach and Forensics Expenses
- Payment Card Industry (PCI) and Card Brand Fines, Assessments or Charges
- Extortion and Ransomware Expenses
- Business Interruption (BI) and extra expenses.
- Reputational Harm
- Technology Professional Indemnity and Media Liability*

*only available for Technology & Media companies.



The following benefits come as standard:

- 8 hour waiting period for BI, and a franchise retention
- Loss mitigation coverage (£500,000 sub-limit)
- BI Loss preparation costs (£100,000 sub-limit)
- Access to Paragon's 24/7 specialist incident response panel run by ReSecure
- Cyber Crime: Social engineering fraud, invoice manipulation and cryptojacking (up to £250,000 sub-limit)
- Unlimited retroactive coverage
- Replacement of computer systems due to loss of use/functionality as a result computer network attack (full limit)



UK HOLIDAY HOMES

Carrolls have been offering holiday home products since 2003. Utilising our Carrolls Online portal we can now offer 24/7 Underwriting on this competitively priced product and steer more Brokerage back to our agents.

Not only are we giving you power to bind online but we also do not need the clients main home to quote. So, no matter where in the UK or whether for family use or commercial let, via our AA- rated provider Carrolls Online is a great place to start for your clients' needs

To register, go to www.carrolls-online.co.uk If you already use the system for our other quote and bind products such as Property Owners or Terrorism, you will be able to access the facility right away

- Limits: Up to £1,000,000 on Buildings, £100,000 on Contents and £2m POL available online, more available via Referral
- Cover extensions:
 - 60 days checking
 - Accidental Damage cover when let
 - Can offer contents cover only
 - Full perils policy
 - Non-standard construction including thatch

COMMERCIAL & RESIDENTIAL PROPERTY OWNERS

- 3m TSI Any One Location
- Up to £5m POL
- Up to 9 locations
- A Rated Insurer
- 24/7 Underwriting plus referral underwriters in the office
- Options to add EL, Legal Expenses, Boiler Breakdown and Terrorism
- 25% Brokerage
- No Fees!



EXCESS OF LOSS

Carrolls continues to extend their product suite on their online platform with the recent launch of Excess of Loss. This now brings the London Market directly to you, empowering you to get quotes from the London Market 24/7. With a huge appetite in terms of trades, even those not quoted will be referred for 24hr turnaround (office hours) with either capacity providers or by other markets and/or Syndicates in Lloyd's of London. This is your speedy gateway to the Lloyd's and London Market for Excess of Loss/PL product requests.

- 2 x Quality rated Insurers
- Wide appetite list from Distributing, Manufacturing and Contracting
- Large limit selections from £1m x £1m to £10m x £10m
- No declines (Other than 100% Asbestos Removers)
- Premiums from £411.37 + IPT
- No Fees!
- Public and Products Liability Only

TERRORISM

- Online Quote & Bind with Instant Documentation (Up to £40m any one location)
- Generous Commissions
 - First loss basis
- Larger Limits available in the open market
- Long Standing Alternative to Pool Re

- Great Deals on Transfers of Business

Key Selling Points:

- Select the locations you wish to Insure
- Wide definition of a Terrorist Act
- Non Damage/ Loss of Attraction available on request

