

LORDS

— **I N S U R A N C E** —

Guarding Your Tomorrow.

OUR PRODUCTS

- **COMMERCIAL INSURANCE**
- **PERSONAL INSURANCE**
- **SPECIALITY INSURANCE**

COMMERCIAL INSURANCE



Lords Insurance provides flexible Commercial Insurance designed to protect your business against financial losses and operational risks. Our solutions cover property damage, liability claims, employee-related risks, cyber incidents, and disruptions caused by theft, natural events, or accidents

MOTOR INSURANCE

Covers accidental damage, fire, theft, hijacking, storms and third-party liability

Motor Traders External: Covers vehicles off your business premises.

Motor Traders Internal: Covers customer vehicles within your premises



Type of Cover:

- Comprehensive: Covers business vehicles against accidental damage, fire, theft, hijacking, natural events, and liability.
- Third Party, Fire & Theft: Third-party damage cover plus fire, theft, or attempted theft
- Third Party Only: Liability for damage to another person's vehicle/property.

BUILDING COMBINED INSURANCE

Covers commercial buildings against perils such as accidental damage, fire, theft, natural disaster, and liability for accidental death, injury, or property damage.



OFFICE CONTENTS INSURANCE

Covers office furniture, equipment (other than electronic equipment), and fittings against theft, fire, and accidental damage

ELECTRONIC EQUIPMENT INSURANCE

Covers static equipment/hardware, computers, servers, and electronic devices against accidental damage, power surges, accompanied by forcible and violent entry.

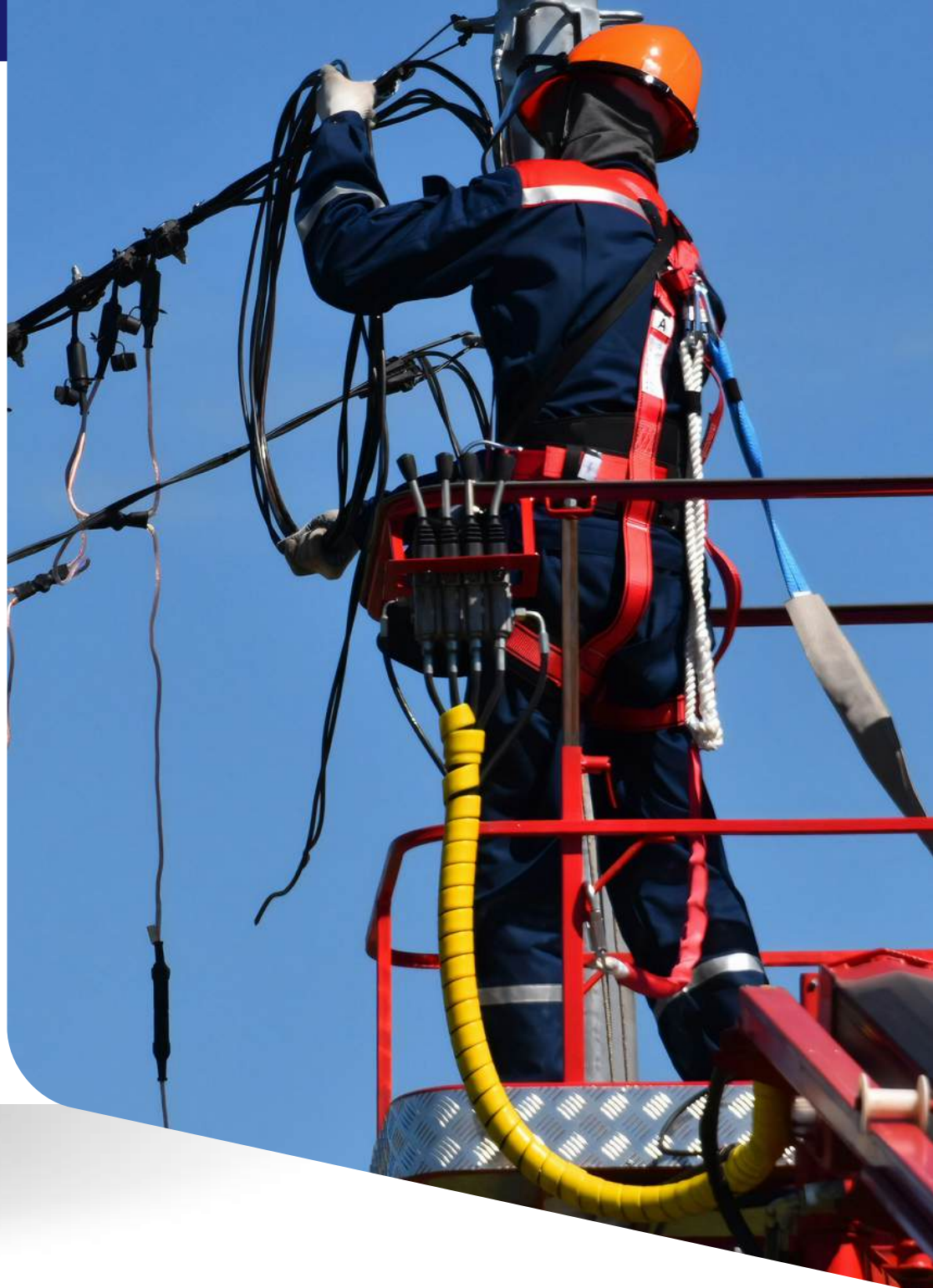


FIDELITY GUARANTEE

Protects business against employee dishonesty, fraud or theft.

BUSINESS INTERRUPTION INSURANCE

Compensates for loss of income following interruption or interference with the business due to an insured event. Cover ensures any financial loss incurred as a result of an interruption is covered.



WORKERS' COMPENSATION INSURANCE

Covers workplace injuries, medical costs, disability compensation, and employer liability.

PROFESSIONAL INDEMNITY INSURANCE

Protects professionals against legal claims resulting from errors, negligence, or omissions in the services or advice they provide to clients.



PUBLIC LIABILITY INSURANCE

Protects against claims for injury, accidental death, or property damage to third parties.

- Accidental death or bodily injury to any person.
- Any accidental loss or damage to property caused by your business.

MONEY INSURANCE

Provides cover for loss or damage to cash and other negotiable instruments, including cheques, money orders, credit card vouchers, and airtime or postage vouchers, secured in a safe.



THEFT INSURANCE

Covers loss or damage to all contents of any insured building as a result of burglary or violent forcible entry.

CONSTRUCTION ALL RISK (CAR)

Covers construction projects including works, materials, equipment and liability

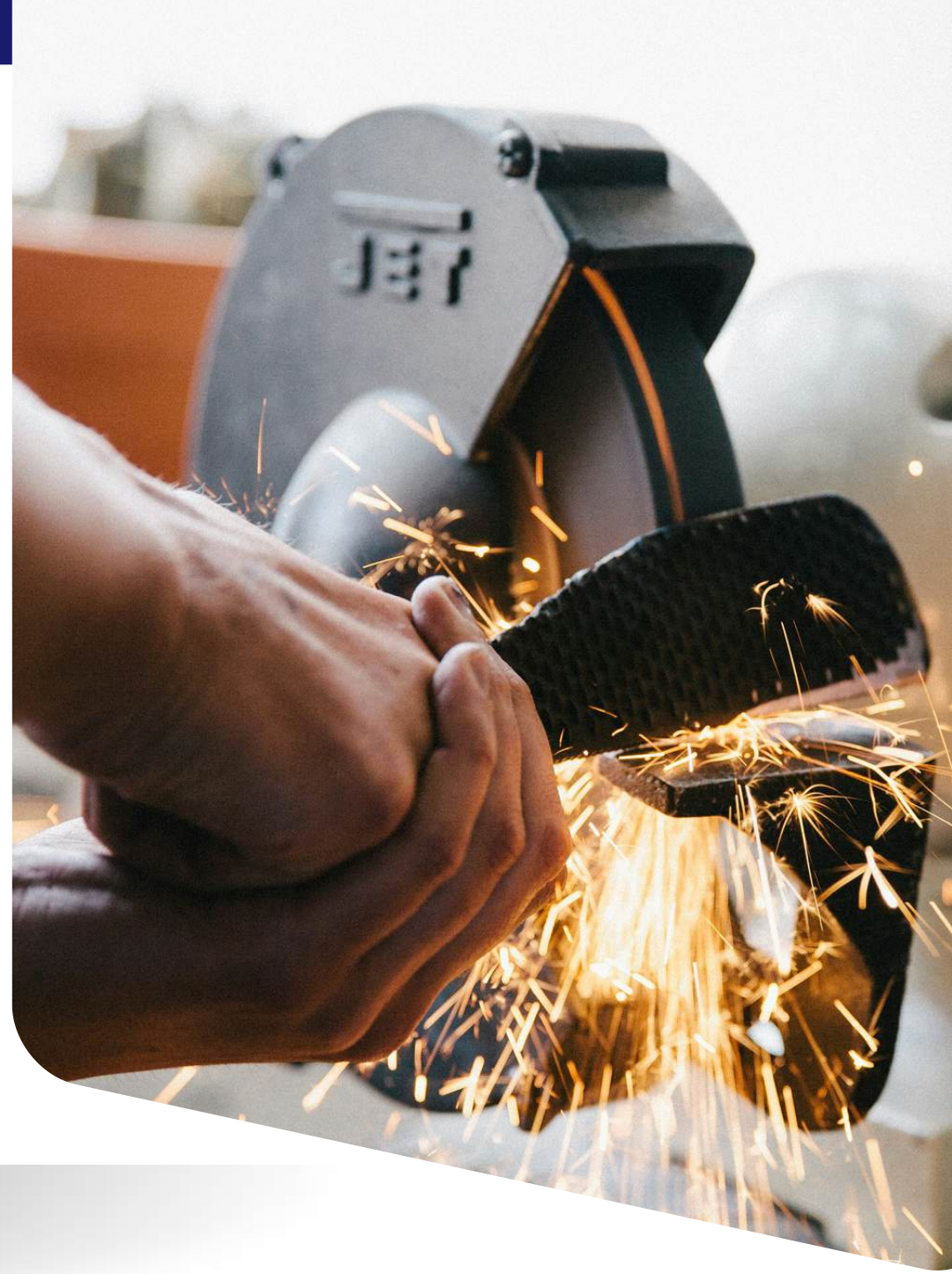


PLANT ALL RISK INSURANCE

Covers physical loss or damage to the insured's owned plant and equipment.

MACHINERY BREAKDOWN INSURANCE

Covers sudden or unforeseen physical damage to mechanical equipment essential to business operations.



DETERIORATION OF STOCK

Covers spoilage of perishable stock due to refrigeration failure or breakdown and physical damage.

TRAVEL INSURANCE (BUSINESS)

Protects employees on business travel against medical emergencies, delays, lost baggage, and accidents.



UMBRELLA LIABILITY

Provides additional liability coverage that extends above the limits of insured existing policies.

AGRICULTURAL INSURANCE

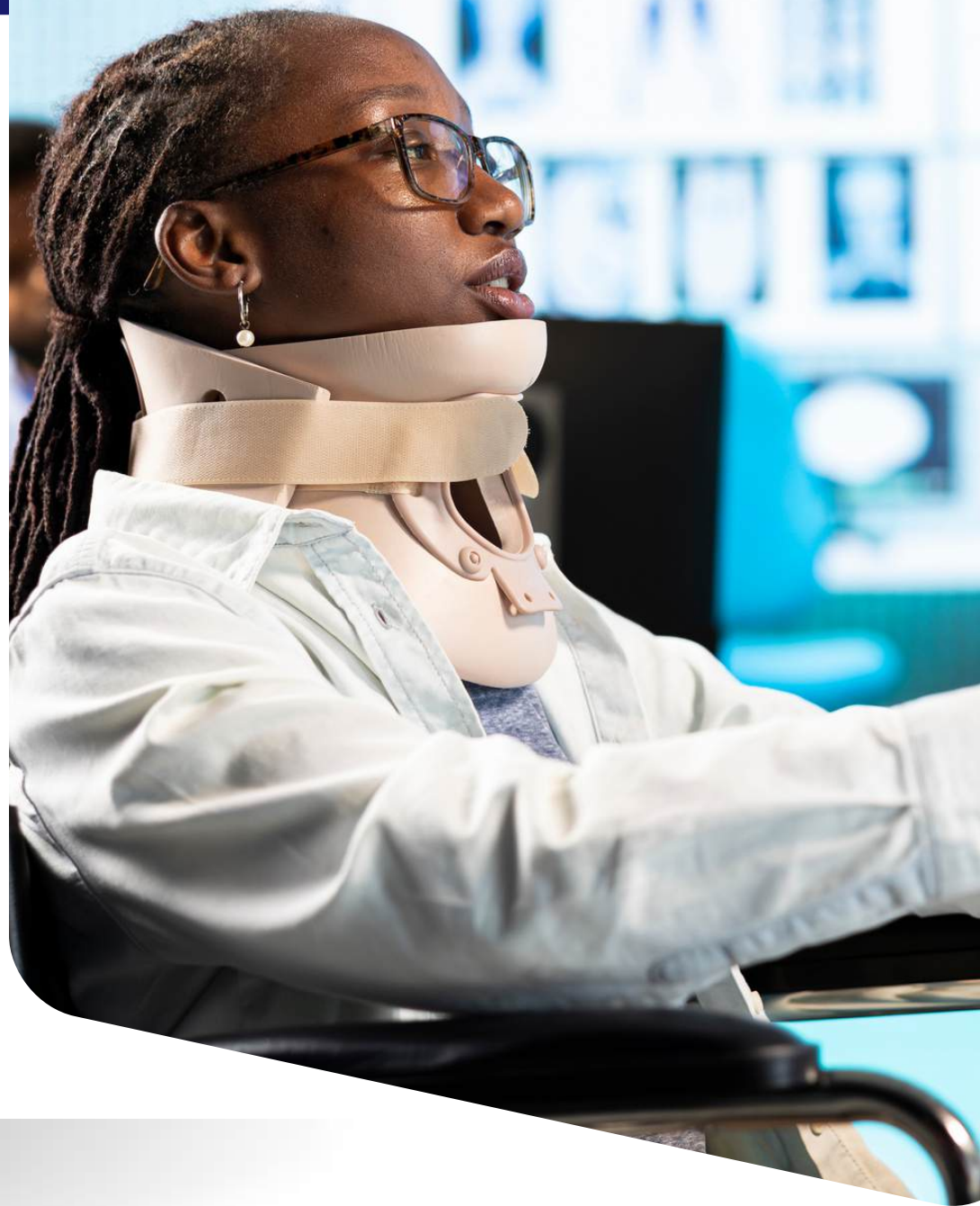
Comprehensive protection for farmers covering crops, livestock, and equipment.



- **Crop Insurance:** Covers crop losses due to drought, rainfall, pests, fire, or disease.
- **Livestock Insurance:** Protects against loss of animals due to disease, accidents, fire or theft.
- **Equipment Insurance:** Covers damage or loss of farming machinery due to fire, theft, accidents or natural disasters.

GROUP PERSONAL ACCIDENT

Provides accidental death, disability, and medical benefits for employees or group members. Helps organisations protect their teams and offer financial support after unforeseen accidents.



ACCIDENTAL DAMAGE INSURANCE

Provides cover for accidental and unforeseen physical loss or damage to insured property not covered under standard policies. Ideal for sudden mishaps or unexpected incidents.

GOODS IN TRANSIT INSURANCE

Covers loss or damage to goods while being transported by road, rail, or air. Protects your business against risks such as theft, collision, fire, and accidental damage during delivery.



ACCOUNTS RECEIVABLE INSURANCE

Covers financial loss when accounting records, invoices, or statements are damaged or destroyed due to an insured event. Helps your business recover outstanding debts that cannot be traced or collected

A woman with dark curly hair, wearing a blue cap, a blue vest with red trim, and a light blue lanyard with glasses, is looking down with a distressed expression, holding her hand to her forehead. The background is a blurred indoor setting with cardboard boxes.

SPECIALITY RISKS

Tailored cover for unique, specialised or high-risk operations.

PRODUCT LIABILITY INSURANCE

Covers legal liability arising from injury or property damage to third-party caused by products supplied or manufactured.

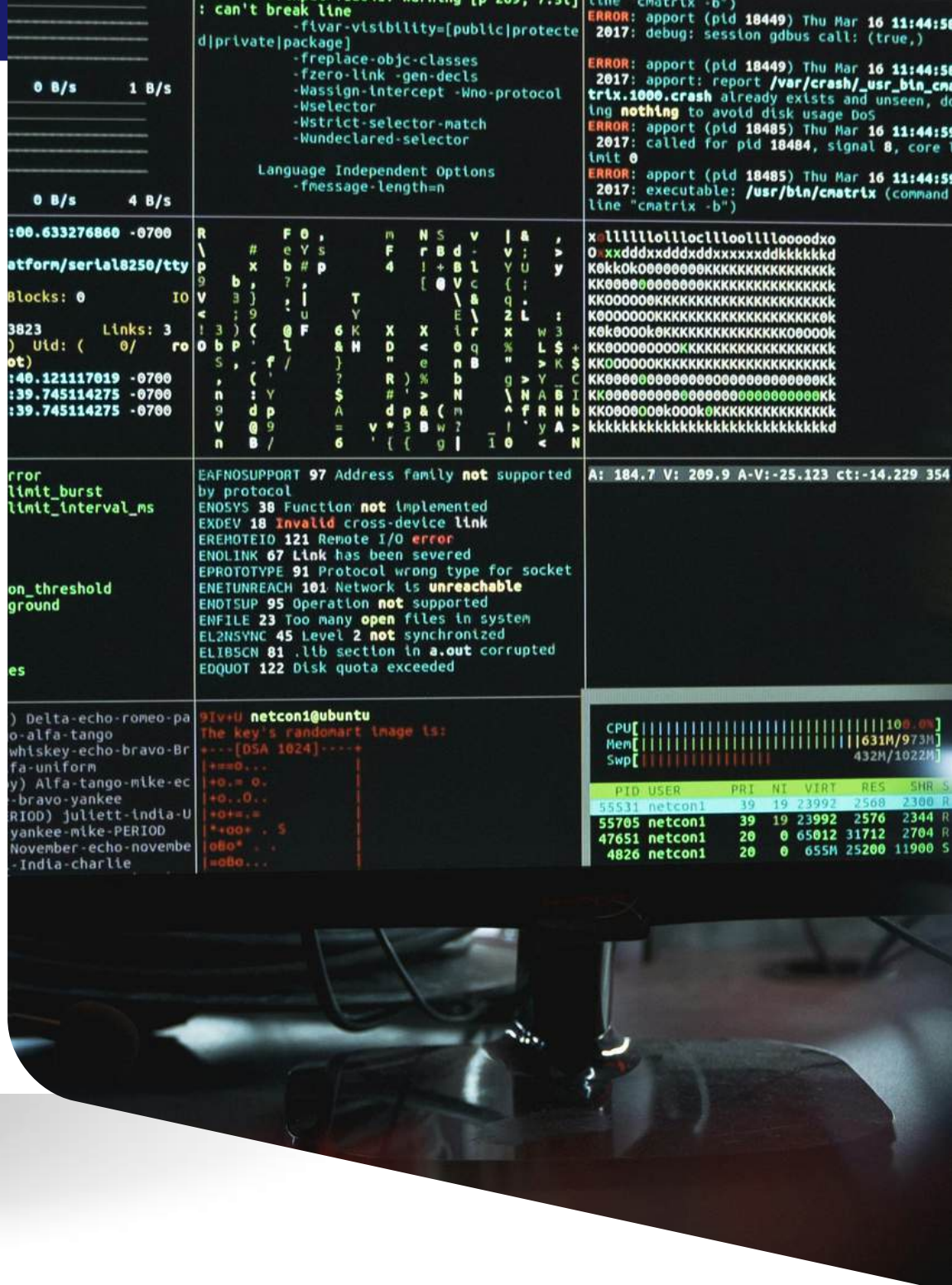


DIRECTORS & OFFICERS LIABILITY (D&O)

Protects executives against personal liability arising from management decisions.

CYBER LIABILITY INSURANCE

Protects businesses against cyber-attacks, data breaches, ransomware and cyber liability.



EVENT INSURANCE

Covers event organisers against cancellation, liability, and equipment damage, loss, or theft.



PERSONAL INSURANCE

MOTOR INSURANCE

Covers accidental damage, fire, theft, hijacking and storms.

Type of Cover:

- Comprehensive: Covers vehicles against accidental damage, fire, theft, hijacking, natural events, and liability.
- Third Party, Fire & Theft: Liability cover plus fire, theft, or attempted theft
- Third Party Only: Liability for damage to another person's vehicle/property.

HOUSEOWNERS INSURANCE

Covers your home structure against fire, storms, theft and accidental damage.



HOUSE CONTENTS INSURANCE

Covers household belongings like furniture, appliances, and electronics against fire, theft, malicious, or accidental damage.

TRAVEL INSURANCE (PERSONAL)

Protects individuals against medical emergencies, delays, lost baggage, and accidents when traveling abroad.



ALL RISKS INSURANCE

Covers portable items such as jewellery, laptops, and gadgets against theft or damage anywhere in the world up to a specific amount of each item.

PERSONAL ACCIDENT INSURANCE

Provides compensation in the event of accidental injury, disability, or death. Offers financial protection to you or your family when unexpected accidents impact your income or wellbeing.



PERSONAL LIABILITY INSURANCE

Covers you if you accidentally cause injury to someone or damage their property. Protects you against legal costs and claims arising from everyday personal activities.

SMALL CRAFT INSURANCE

Covers small boats, jet skis, and watercraft against accidental damage, theft, collision, and third-party liability while on water or in transit. Ideal for private, recreational use.





ADDITIONAL SERVICES

We are committed to providing quality insurance services tailored to the unique needs of our clients.

Lords Insurance offers Bundled Insurance Products for customers who purchase multiple covers, providing discounted rates on combined solutions such as Home and Auto Insurance. In addition, we deliver comprehensive support through risk assessments, personalised risk-management plans, 24/7 claims reporting, fast-track processing, digital claims submission, workshops, customised business solutions, and expert guidance.