

# Personal Accident, Medical Expenses & Specialty Reinsurance

## TARGET CLASSES

- Accident & Health
- Specialty Reinsurance

## WHAT WE OFFER

We can provide cover on both a Primary and Excess of Loss basis

- Direct & Facultative business – Open Market or Delegated
- Proportional Reinsurance – Facultative and Treaty
- Non-Proportional Reinsurance – Facultative and Treaty
  - > Per Person/Life
  - > Per Event/Accumulation/Occurrence (multi-life Catastrophe)
- Max Sum Insured:
  - > Any One Person/Life: USD 10m (USD 1m in respect of Workers Compensation)
  - > Any One Event/Occurrence/Accumulation/Programme: USD 20m (USD 10m in respect of Workers Compensation)

## TERRITORIES

Our business is worldwide. We write business in all major territories, including USA, Canada, UK, Europe, and Australia. We are also active in emerging markets in the Middle East, Asia, Africa, and South America.

## COVERAGE HIGHLIGHTS

### Accident & Health

We cover all forms of Accident & Health for both individuals and groups providing a range of benefits including:

- Accidental Death & Dismemberment
- Permanent & Temporary Total Disability
- Medical Expenses
- Travel Benefits

Key coverages and sub classes include:

- General Personal Accident & Travel
- International Private Medical Expenses
- War Risk & Humanitarian Aid
- Sports – Professional & Amateur
- Marine Ships Crew – Commercial & Yacht

### Group & Individual Specialty Reinsurance

We cover several Specialty Reinsurance lines including:

- Personal Accident & Life
- Medical Expenses
- Accident & Health Retro including LMX
- Workers Compensation & Employer Liability

Key coverages and sub classes include:

- Per Life & Per Event/Accumulation covers
- Single & Multi Territory/Locations
- All Perils or Specific Perils
- Carve Out Business
- NCBR, Terror & War cover
- Specific & Aggregate Stop Loss covers

## POINTS OF DIFFERENCE

We offer a broad spectrum of coverage across Accident & Health and Specialty Reinsurance with the ability to tailor products to a client's specific needs. We have a strong team across Underwriting, Claims and Compliance.

We are considered a specialist and market leader in the areas within which we participate.

## Meet Our Team

### UNDERWRITING

#### Tom Marsden

Class Underwriter, Accident and Health p  
+44 7747 446807  
thomasmarsden@westfieldspecialty.com

### CLAIMS

#### Russell Sharrad

Property, Marine and Energy Claims Manager  
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## ▶ New business?

Submissions can be emailed directly to underwriters or presented in person at the Box in Lloyd's or our London office.

## ▶ Claims?

If you wish to report a claim, please speak to your broker in the first instance or check your policy for guidance as this will set out the relevant contact details.

[westfieldspecialty.com](http://westfieldspecialty.com)