



LIU Latin America
Specialty Lines Insurance for Your Complex Risks





From its Miami headquarters, LIU Latin America serves regional and local brokers through offices in San Juan, Puerto Rico; Bogota, Colombia; and Sao Paulo, Brazil. Our underwriters speak your language. They understand the region and its industry-specific issues and can create flexible programs for businesses throughout Latin America and the Caribbean.

Business Profile

LIU Latin America is a part of Liberty International Underwriters, part of the global specialty lines division of Liberty Mutual Insurance. LIU distributes exclusively through its worldwide network of independent brokers, with more than 30 offices to insure specialized risk in most countries around the world.

What Can You Expect When You Work with LIU Latin America?

- Fast responses and real, knowledgeable answers directly from the underwriters making the decisions
- Consistent underwriting and open communication – no surprises in the event of a claim or at renewal time
- Technical expertise that results in recommendations designed to help you identify exposures and prevent risks
- Responsive, fair claims service from a company with a reputation for doing the right thing

Learn more at www.LIU-LatinAmerica.com

LIU Products and Business Focus

Surety

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Surety bonds are often required by the banks and government financing projects to ensure that the construction corporation is able to deliver the project from the bid phase through performance and completion of the project.

With global markets changing constantly, obtaining bonds and guaranties is an increasingly complicated endeavor, especially once a deal is approved. Liberty Mutual Surety's extensive knowledge of global markets and their impact on local businesses enables us to offer practical solutions quickly.

Distributed by Liberty Mutual Surety

TARGET MARKETS

Support for businesses across a wide spectrum of industries

Construction ▪ Defense ▪ Electric power generation ▪ Engineering ▪ Manufacturing ▪ Petroleum ▪ Retailing

Types of Bonds

Administrative ▪ Advance payment ▪ Bid ▪ Concession ▪ Court ▪ Customs ▪ Maintenance ▪ Performance ▪ Retention

Capacity: USD 200 million

Construction

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LIU Construction provides support for construction projects with coverage such as erection all risk (EAR), civil construction (infrastructure) and CAR (general construction). Large capacity and ALOP/DSU coverage also are available.

TARGET MARKETS

EAR (Erection All Risk)

Cement ▪ Manufacturing ▪ Oil, gas, petrochemical and chemical ▪ Power generation ▪ Pulp and paper ▪ Renewable energy ▪ Steel and metals

Civil Construction

Bridges ▪ Pipelines ▪ Railways ▪ Roads ▪ Tunnels ▪ Urban infrastructure

CAR (Contractor's All Risk)

Airports ▪ Hospitals and other medical facilities ▪ Hotels and resorts ▪ Office buildings ▪ Shopping malls and other retail facilities ▪ Stadiums and arenas

Capacity: USD 125 million PML (Probable Maximum Loss)

Marine

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From the transportation of goods to the needs of vessel owners and other enterprises, LIU Marine offers specialized coverage for a broad range of marine risks:

Exploration & Production ▪ Hull ▪ Ocean and Project Cargo ▪ Marine Liabilities ▪ Marine Shipbuilder's risk

Capacity

LIU Ocean and Project Cargo USD 100 million

- Consequential loss coverage such as DSU and ALOP
- LIU Marine (ocean and air) and war risks open cargo policies

LIU Marine Liabilities. USD 25 million

- Charterers, stevedores, and wharfingers
- Port authorities, terminal operators and ship repairers

LIU Hull. USD 15 million

- Select hull and protection and indemnity packages

LIU Marine Shipbuilder's Risk USD 15 million

- Focus on vessel construction

Energy

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The energy industry powers Latin America's economy. Get answers that address a myriad of risks and regulations with underwriting that provides stable capacity for long-term operations, including all risks property damage, machinery breakdown and boiler explosion, and business interruption coverage.

TARGET MARKETS

Power Generation

Cogeneration ▪ Combined cycle ▪ Geothermal ▪ Hydroelectric ▪ Thermoelectric ▪ Wind and solar

Oil & Gas

Ammonia and fertilizers ▪ Biofuels ▪ Chemical ▪ Gasplants ▪ Land rigs ▪ Onshore E&P ▪ Petrochemical ▪ Refining

Capacity: USD 150 million

Casualty

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Broad, flexible coverage backed by expert, collaborative support to help businesses anticipate, mitigate and survive the unexpected. Loss control engineers go on-site to identify potential exposures and recommend ways to control risks across a spectrum of industries. Claims professionals work with outside resources — lawyers, independent adjusters and other experts — who can vigorously defend reputations and resources.

TARGET MARKETS

General Liability – Premises and Operations

Commercial and industrial real estate ▪ Condominiums/horizontal properties, offices, hotels, tourism, operators, restaurants, vacant properties, parks, malls, parking lots, factories, plants ▪ Contractors and construction

Product Civil Liability – Global Exports

Chemicals products ▪ Clothing and textiles ▪ Machinery and heavy equipment ▪ Produce ▪ Wine, beer and juice

Capacity: USD 5 million primary and USD 50 million excess

Product Recall & Contamination

Coverage for contamination caused by an accident or tampering. Coverage for costs associated with recalls and, if needed, the costs to repair, replace or refund the cost of the product. Policy also includes a company's liability to others and extortion consulting support for product contamination.

TARGET MARKETS (CONTAMINATION)

Bakeries ▪ Breweries and producers of coffee and tea ▪ Growers ▪ Supermarkets

TARGET MARKETS (RECALL)

Distributors ▪ Manufacturers ▪ Pharmaceuticals and medical products ▪ Retailers ▪ Wholesalers

Capacity

Recall expense. USD 15 million

Accidental Contamination (ACI) USD 15 million

Malicious Product Tampering (MPT). USD 25 million

Environmental

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Every business has the potential to cause or incur environmental liability, which can include spills during transport and manufacturing or operational accidents and, most important, gradual pollution. LIU offers a very broad appetite across a wide range of businesses.

Fixed Location/Premise Activities

Chemical manufacturing blending/storage ▪ Commercial real estate ▪ Energy/power production ▪ Food/beverage ▪ Fuel distribution/sales ▪ General manufacturing ▪ Mining ▪ Waste treatment and processing

Transportation & Haulage Activities

Logistics/haulage ▪ Commodity haulage ▪ General haulage ▪ Bulk petroleum/chemical haulage ▪ Equipment haulage

Contracting Activities

General/specialty contracting ▪ Environmental/remediation contracting ▪ Facilities management contracting ▪ Maintenance contracting (industrial, institutional, commercial and general)

Capacity: USD 25 million primary or excess

Kidnap, Ransom & Extortion

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Underwriting and loss control services restore order and calm for companies during crisis situations.

Kidnap, Ransom & Extortion

Insurance includes property damage extortion and hijacking and wrongful detention, including ransom monies; loss of ransom monies during in-transit delivery; expenses associated with kidnap and extortion demands; consultant costs; and judgment, settlement and defense costs.

TARGET MARKETS

Businesses with traveling employees ▪ Families ▪ Global corporations with foreign assets

Capacity: USD 25 million

Financial Lines

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Liability claims can have devastating effects on client relationships and on the reputations of companies and professionals. LIU's financial lines products let businesses focus on sustainable growth. We have the capability to offer custom-tailored policies.

Coverage is offered on a primary and an excess basis.

Capacity: USD 25 million

Directors and Officers

D&O liability insurance offers your executives personal liability and financial loss protection in their capacity as corporate officers.

Side A coverage is also available.

TARGET MARKETS

▪ Private, publicly traded and governmental entities

Professional Liability Insurance

Coverage is designed to protect against negligence or wrongful acts that may happen in the normal operation of professional services firms.

Miscellaneous professions including, Accountants, Lawyers, Architects & Engineers, insurance companies, agents, brokers, broker-dealers and financial institutions.

Fidelity Insurance Coverage (Crime-Related Claims)

Insurance protects the company in the event of a loss of property or assets due to employee dishonesty, forgery and theft on premises.

TARGET MARKETS

▪ Commercial companies and non-banking financial institutions

Employment Practices Liability Insurance (EPLI)

Insurance coverage that protects the entity against exposures brought on behalf of your employees, such as wrongful termination, sexual harassment, discrimination, invasion of privacy, false imprisonment, breach of contract, emotional distress, and wage and hour law violations brought against your employees.

TARGET MARKETS

▪ Companies with fewer than 2,000 employees

Terrorism

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LIU's team of professionals can help protect businesses in situations that seem unmanageable. LIU covers a wide variety of terrorism risks across a broad section of industries throughout Latin America.

Terrorism Classes

Business interruption and extra expense ▪ Insurrection/rebellion/revolution/mutiny/coup d'etat ▪ Malicious damage ▪ Nuclear, biological, chemical and radiological ▪ Riots, strikes and civil commotion ▪ Terrorism and sabotage ▪ Terrorism liability ▪ War on land/civil war

TARGET MARKETS

Commercial property ▪ Construction risks ▪ Energy installations ▪ Hotels ▪ Industrial assets ▪ Infrastructure ▪ Leisure and entertainment ▪ Municipalities ▪ Oil and gas ▪ Real estate ▪ Retail locations

Line Size: \$100,000,000 USD

Property

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LIU provides physical loss and damage protection, as well as business interruption coverage, to domestic property for a broad range of territories and business occupancies including commercial, industrial and manufacturing.

TARGET MARKETS

Cement Plants ▪ Condos ▪ Food Factories ▪ Government Offices ▪ Metalworks ▪ Operational Civil Works/Infrastructure such as airports, bridges, tunnels, railroad and highways ▪ Sugar Mills ▪ Shopping Centers and Malls

Territories

LIU writes business in more than 20 countries within the Latin America market with a heavy emphasis in Argentina ▪ Brazil, Chile ▪ Colombia ▪ Costa Rica ▪ Ecuador, Guatemala ▪ Mexico ▪ Peru.

Capacity: \$40,000,000 USD per risk

LIU Global Specialty Lines Division Liberty Mutual Insurance

Liberty International Underwriters is the marketing name for the broker-distributed specialty lines business operations of Liberty Mutual Insurance. LIU utilizes Liberty Mutual Insurance Company to reinsure risks underwritten directly on local paper. In US territories, certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds. This literature is a summary only and does not include all terms, conditions or exclusions of the coverage described. Please refer to the actual policy issued for complete details of coverage and exclusions.

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