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INSURANCE BROKERS

TYSERS NETWORK PARTNER



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200
YEARS

OF INSURANCE



A member of the

AUB GROUP

Broker at **LLOYD'S**

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ABOUT RIB

RIB Insurance Brokers & Advisory Services Pvt. Ltd was established in 2018 as a progressive and highly competitive (re)insurance brokerage firm, with the aim of providing a range of specialist, multi-line and re-insurance services. RIB is a privately owned limited liability company, staffed by a dynamic and capable team of professionals boasting a collective twenty-five years of experience in the insurance sector. RIB serves as a liaison between its clients and top-tier local and international companies, by connecting them together through an easily accessible gateway, tailored to meet each client's customized needs

We want to simplify the world of insurance for anyone who steps into business with us, by making it easy for them to compare different options in the market and weigh out the most cost-effective and economical solutions. With an expanding network, robust global partnerships, and strong ties to multiple insurance providers and risk underwriters, we consistently deliver 'A' class insurance solutions at competitive rates.

ABOUT TYSERS

Founded in 1820, Tysers is a leading independent international Lloyd's broker, based at the heart of the World's premier insurance market in London. Tysers employs over 1,000 people and handles in excess of US\$3 billion of annual premiums working with leading (re)insurance markets Worldwide to deliver risk solutions to a global client base.

Tysers is a member of the AUB Group, an ASX200 listed company comprising insurance brokers and underwriting agencies placing more than \$4.4bn+ GWP. The combination of Tysers and AUB creates a leading, international insurance broking group with a depth of expertise and capabilities and vast product offerings and specialisms.

UPSTREAM

We have brought together a team of specialists from broking, underwriting and claims backgrounds to establish a close, focused unit with flexibility and customer service at the top of its priorities.

Energy includes operations around the exploration, production and transportation of oil and gas. We understand that companies operating in these areas are considered to be exposed to more types of risk.

Our experienced team can provide the expertise to assist you in each phase of the exploration life cycle. Our capabilities include construction risks, operational physical damage, business interruption / loss of production income, control of well, and liability coverage.

We offer these covers across the entire spectrum of marine, upstream, midstream and downstream sectors of the energy industry.

Upstream

- Onshore and offshore exploration and production companies
- Onshore and offshore drilling
- Contractors
- Onshore and offshore oilfield service
- Companies

Midstream

- Oil and gas pipelines
- Tank farms / Terminal operators

Products available

- Physical damage
- Business interruption
- Production income / Loss of hire
- Operators extra expense (control of well / re-drilling / pollution)
- Third party / Excess liability / Umbrella
- Marine liability / Marine employers
- Liability
- Environmental liability
- Production and indemnity
- Other ancillary coverages



PRODUCTION & INDEMNITY

We are one of the foremost Protection & Indemnity brokers. Our renowned annual P&I market report consists of 13 mutual associations and a number of fixed premium / fixed limit commercial insurers.

Ocean-going vessels

For ocean-going vessels, cover is recommended from insurers that are members of the International Group of P&I Clubs, which offer first class service and premiums which are not for profit.

The Clubs undertake considerable work on pollution cases and work together with various industry bodies, including the International Tankers Pollution Federation.

Smaller vessels

The fixed premium / fixed limit market offers cover with lower limits, usually for smaller ships, but offers owners certainty of cost, in comparison to the Mutual Clubs.

Coverage includes

- Oil pollution
- Cargo damaged whilst on board
- Injury, sickness or repatriation to / of crew or passengers
- Damage caused in a collision to third party ships or fixed and floating
- Removal of wreck



HULL & MACHINERY

Our expert knowledge of the worldwide markets, with particular emphasis on Pakistan enables us to source highly competitive cover – tailored as necessary to meet your specific need, with 'A' rated security.

Types of cover we provide

- Hull and machinery 'all risks' and limited conditions where required
- Increased value and / or disbursements and / or freight interest
- Loss of earnings and / or profits and / or charter hire
- Mortgages and interest and additional perils (pollution)
- Kidnap, ransom and loss of hire
- Kidnap, ransom and loss of hire (war included)

Types of vessels include

- All types of tankers (including chemical)
- Bulk carriers / Ore carriers
- General cargo
- Tugs and supply vessels
- Dredgers
- Container vessels
- Cruise vessels and ferries including RO / ROs

Hull conditions include

- Institute time clauses and London standard wordings
- American institute hull classes
- Danish insurance plan
- DTV German clauses
- Dutch clauses
- Norwegian insurance plan
- Swedish hull conditions



PORTS & TERMINALS

We can arrange a Multi-sectional Port or Terminal Insurance package using the most up-to-date specialist wordings issued by the a major International Industry Insurers. In order to respond to the industry demands we have formed a dedicated Port Industry Unit to provide a complete broking service on all aspects of the Port and Terminal Industries insurance requirements.

Our objective is to provide a total service over both marine and shore based interests and to develop with our clients an insurance strategy by designing an individual insurance programme to suit their specific requirements supported by the expertise of our staff and our service philosophy.

Our product is supported by our highly experience claims staff available to resolve any incidents quickly and efficiently working closely with the local market.

Insurance coverage includes

- Liability
 - Care, custody and control of cargo
 - Removal of wreck and debris
 - Third party death / bodily injury
 - Liabilities to authorities
- All risks for port / terminal property
- All risks for port / terminal handling equipment
- Business interruption

Extensions available

- Liability
 - Wrongful delivery of cargo
 - Infringement of personal rights
 - Fire
 - Fines and duty
 - Advice and information
 - Terrorism
- All risks for property / Handling equipment
- Earthquake
- All risks on port / Terminal craft



CARGO

We have a vast amount of experience in handling complex risks, designing and providing custom made programmes to meet the specific needs of each client.

Commodities

All hard and soft commodities, via any modes of transport, anywhere in the world, including, but not limited to:

- Coal
- Cocoa
- Coffee
- Edible oils
- Gold / Precious metals
- LME traded metals
- Crude oil
- Steel
- Sugar
- Tobacco
- Wheat / Grain

Project cargo

All types of materials for the construction of a specific project, from points of origin to construction sites worldwide, including, but not limited to:

- Specialist machinery (turbines)
- All building materials (including steel, concrete and working equipment)

This product can be extended to include loss of profits / delay in start-up penalties as a result of an incident involving loss of or damage to cargo in transit to construction sites.

Oil

All types of crude oil and oil products from points of extraction (land or sea) to delivery to buyers / consumers worldwide via all modes of transport, including pipeline, sea tanker, rail and road tanker.



OPERATIONAL PROPERTY / ONSHORE ENERGY

Our clients range in size and complexity and we use our expertise to deliver bespoke products to each one across insurance, reinsurance and consulting services.

Key coverages include

- All risks for property damage
- Time element - boiler and machinery breakdown
- Builders risk and construction
- Contractor's plant and equipment
- Third party liability
- Single catastrophe perils
- Difference in conditions
- Primary and excess placements
- Deductible buy back and stop loss

Industries include

- Crushing
- Refining
- Smelting
- Transport
- Oil
- Gas
- Power and utilities
- Renewable energy
- Chemical products



TRUCKS AND TRANSIT

No matter what risks you are looking to insure through us we can deliver the products to protect your assets and cover your exposure.

Commercial auto physical damage (APD)

We can cover all types of commercial vehicles for any physical loss or damage to an insured's fleet of trucks and / or trailers including fire and theft. The most common exposure in this line of business being collision whilst the trucks are on dispatch. We endeavor to have our insureds' units repaired or replaced and back on the road operating as quickly as possible to minimize any down time.

Motor truck cargo (MTC)

MTC provides insurance coverage for third-party goods being hauled whilst in the case custody and control of the trucking company we are insuring and can be sold as a package with the APD or as a standalone policy. We have the ability to insure an extensive range of cargo ranging from low value haulage through refrigerated goods to high value auto carriers. We are here to bring peace of mind to our insured clients that in the event of an accident they will be reimbursed for any loss or damage to the goods being hauled.



POLITICAL VIOLENCE

We also work closely with our colleagues throughout our overseas partner to provide package policies, including unique market covers, resulting in a seamless product.

Our experience extends to all types of insurance and reinsurance coverages including first loss or full value policies, difference in cover (DIC) wrapping around government pools, third party, public and employers liability.

We also work closely with our colleagues to provide package policies, including unique market covers, resulting in a seamless product.

Industry experience

- Operational risks
- Multi-year policies for construction projects including coverage for DSU (delay in start-up)

Insurance coverages

- Tailor made coverages whilst providing innovative solutions

Property damage

- Sabotage and terrorism
- Strikes, riots and civil commotion
- Malicious damage
- Mutiny
- Rebellion
- Coup d'etat
- War / Civil war

Business interruption extension

- Coverage requirements that flow from property damage

Terrorism third party liability

- Third party
- Employers

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AVIATION

Classes

- All classes of Aviation

Types

- Aircraft hull and liability, including hull war
- Airports, including control tower liability as applicable and air traffic control
- Fixed base operators, including refuellers, manufacturers, repairers and overhaulers of aircraft (FBO's and MRO's)
- Group personal accident (or in association with aircraft) and loss of license

Specific areas of interest

- Fleets of fixed wing aircraft with in excess of 10 passenger seats. Helicopters in excess of 4
- Airports, including control tower liability as applicable and air traffic control
- Fixed base operators, including ground handlers, refuellers, manufacturers, repairers and overhaulers of aircraft
- Non ownership liability

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