






For coverholders and service companies
acting on behalf of Lloyd's Europe


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Introduction

This brochure has been created to help both coverholders and service companies use the correct branding and legal terminology when creating policy documents and marketing materials for products written on behalf of Lloyd's Insurance Company S.A. ("Lloyd's Europe").

These guidelines are designed to help you understand how to bring the Lloyd's brand to life in your communications for business activity on behalf of Lloyd's Europe. This includes information on how best to use the Lloyd's brand on your company website, promotional brochures, product flyers, email signatures, etc.

It is important to apply these guidelines correctly given the regulatory considerations around insurance activities in the EEA. Also, the Lloyd's brand is our most powerful asset. Using it correctly helps to ensure it remains recognisable, consistent across the world, and retains its value. Using it incorrectly or inappropriately can mislead customers and dilute its value. When using the Lloyd's or Lloyd's Europe names or the Lloyd's logo, the most important consideration is making sure that the customer understands exactly which entity is insuring their risk.

Please note that Lloyd's Europe is not going to have its own logo and instead it will use the existing Lloyd's logo. It will not use the Lloyd's Underwriters logo or the Arms of Lloyd's logo.

For full information on how to use the Lloyd's logo please see the main coverholder guidelines.

If you would like any further information or advice about the use of the Lloyd's brand in respect of Lloyd's Europe business, please contact marketing@lloyds.com. We are always happy to check any marketing material you are getting designed to ensure it is legally compliant.



The Lloyd's
logotype
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version



[Referring to Lloyd's Europe](#)

If you would like to include a few sentences about Lloyd's Europe beneath your products underwritten at Lloyd's Europe, for example on your company website or promotional flyers/brochures, please use the below text. Please note this statement should not be used on (re)insurance policy documents or pre- contractual information documents.

Lloyd's Insurance Company S.A. is the Society of Lloyd's Belgian subsidiary and is authorised to carry insurance and reinsurance business in the European Economic Area (EEA). Lloyd's Insurance Company S.A. is authorised by the National Bank of Belgium.

Lloyd's is the world's leading insurance and reinsurance marketplace. Through the collective intelligence and risk-sharing expertise of the market's underwriters and brokers, Lloyd's helps to create a braver world.

The Lloyd's market provides the leadership and insight to anticipate and understand risk, and the knowledge to develop relevant, new and innovative forms of insurance for customers globally.

And it promises a trusted, enduring partnership built on the confidence that Lloyd's protects what matters most: helping people, businesses and communities to recover in times of need. Lloyd's began with a few courageous entrepreneurs in a coffeeshop.

Three centuries later, the Lloyd's market continues that proud tradition, sharing risk in order to protect, build resilience and inspire courage everywhere.

Branding on policy documents

Proposal forms

The Lloyd's logo should not be used on proposal forms because they are not evidence of cover.

The Lloyd's logo may be used only if it is a regulatory requirement for the logo of the insurer to be displayed on the document.

Pre-contractual information

The Lloyd's logo should not be used on pre-contractual information documents because they are not evidence of cover.

The Lloyd's logo may be used only if it is a regulatory requirement for the logo of the insurer to be displayed on the document.

Policy documents

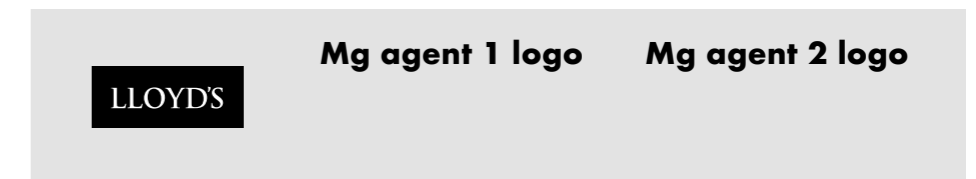
Market Reform Contract (MRC) - The Lloyd's logo should not be used on MRCs.

Open market policy documents - The Lloyd's logo must be used on open market policy documents.

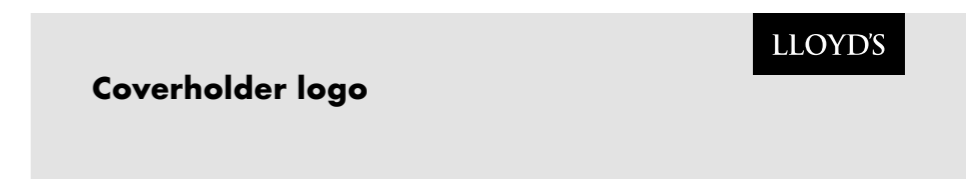
Coverholder and service company certificates
- The Lloyd's logo must be used on coverholder certificates.

Co-branding on policy documents

The logo of one or more managing agents may appear at the top of an open market policy jacket or a coverholder certificate jacket, if that managing agent is acting on behalf of Lloyd's Europe under an Outsourcing Agreement.



If this is done, the logo of the managing agent must appear next to the Lloyd's logo as illustrated in the example above. The logo of a managing agent must not be used on a MRC.



Similarly, the logo of a coverholder or service company may appear at the top of a coverholder certificate jacket as illustrated in the example above.



Coverholder at **LLOYD'S**

The Coverholder at Lloyd's logotype black tab version

Coverholders

You may continue to use Coverholder at Lloyd's logo. Please reference coverholder brand guidelines for full information.

Defining your relationship with Lloyd's Europe

You must refer to Lloyd's Europe on your general and product promotional material. When referring to Lloyd's Europe, it is important that you use specific phrases to clarify your relationship (or your product's relationship) with Lloyd's Europe. This is to ensure that the customer always understands which entity is insuring their risk.

Company name and general promotional material

You may not incorporate Lloyd's or Lloyd's Europe into your company name or trading title. You should use both of the statements so that it clarifies your organisation's relationship with Lloyd's Europe as below:

- [Your company name], coverholder at Lloyd's.
- [Your company name], insurance underwritten by Lloyd's Europe.

Promotional material for products written 100% by Lloyd's Europe

You can use the Lloyd's Europe name in your promotional material, when promoting a specific insurance product that is underwritten 100% by Lloyd's Europe. You must make clear who the insurer is and use the statement below.

- Underwritten on behalf of Lloyd's Insurance Company S.A. ("Lloyd's Europe") is a subsidiary of Lloyd's and is authorised by the National Bank of Belgium (NBB).

Promotional material for products co-insured by Lloyd's Europe and non-Lloyd's insurers

You can use the Lloyd's Europe name in your promotional material, when promoting a specific insurance product that is underwritten by Lloyd's Europe as lead insurer and co-insured by non-Lloyd's insurers. You must make clear who the insurer is and use the statement below.

- Underwritten on behalf of Lloyd's Insurance Company S.A. and by [name of non-Lloyd's insurer(s)]. Lloyd's Insurance Company S.A. ("Lloyd's Europe") is a subsidiary of Lloyd's and is authorised by the National Bank of Belgium (NBB).

Use of the Coverholder at Lloyd's logo

Coverholders of Lloyd's Europe are able to use the Coverholder at Lloyd's logo on promotional material such as:

- Website
- Corporate letter head,
- Business cards
- Corporate brochures
- Corporate reports
- Corporate publications

Along with the Coverholder at Lloyd's logo, you must include this sentence below on your marketing material (website, brochure, etc.) Please ensure it is clearly visible.

Coverholder acting on behalf of Lloyd's Europe (Lloyd's Insurance Company S.A.), a subsidiary of Lloyd's and authorised by the National Bank of Belgium.

Defining your relationship with Lloyd's Europe

When producing any promotional information for your business you must make your relationship to Lloyd's Europe clear. You may not incorporate Lloyd's or Lloyd's Europe into your company name or trading title. You should always use the statement in the table below that clarifies your relationship with Lloyd's Europe.

Type of service company activity

Service Company writing only on behalf of Lloyd's Europe.

Lloyd's Europe relationship statement required

When producing any general promotional information about your business you must provide a clear statement which outlines who you are and who you are regulated by.

Relationship statement:

"We [name of service company], are a service company that is part of the [] group of companies. [We are regulated by [] in our capacity as []]. We have authority to enter into contracts of (re)insurance on behalf of Lloyd's Europe."

Where to use the relationship statement

- On general corporate brochures.
- On the company website (only on a webpage within a site that talks specifically about a product that is 100% underwritten by Lloyd's Europe).

Type of service company activity

Service Company writing on behalf of Lloyd's Europe and a non-Lloyd's insurer in its group.

Service Company writing on behalf of Lloyd's Europe and a non-Lloyd's insurer outside its group.

Lloyd's Europe relationship statement required

When producing any general promotional information about your business you must provide a clear statement which outlines who you are, who you are regulated by, your ownership and a clear explanation of what your Lloyd's and non-Lloyd's business is.

Relationship statement:

"We [name of service company], are a service company that is part of the [] group of companies. [We are regulated by [] in our capacity as []]. We have authority to enter into contracts of insurance on behalf of Lloyd's Europe. We also do business on behalf of other insurers [within the group]. When we offer insurance products to you (the policyholder) we will make sure we tell you which insurer will underwrite the policy."

Where to use the relationship statement

- On general corporate brochures.
- On the company website (only on a webpage within a site that talks specifically about a product that is co-insured between Lloyd's Europe and a non-Lloyd's insurer).

Product promotional material for Lloyd's Europe

When producing any promotional material for a specific insurance product that is underwritten by Lloyd's Europe you must provide a clear statement that clarifies which entity will insure the product. The table below describes how to do this.

Any statements you use to do this must be approved by the lead managing agent and is in addition to, and not a substitute for, the requirements relating to the content of Lloyd's Europe policies/certificates. For those products that are not 100% underwritten by Lloyd's Europe, it must be clear that should any other subscribing insurer(s) become insolvent, Lloyd's Europe is liable only for the portion of the risk to which it subscribed and would not be liable for the portion of any other insurer.

Type of placement**Lloyd's Europe product statement required****Where to use the product statement**

Service company placing a product underwritten 100% by Lloyd's Europe

"Underwritten by Lloyd's Insurance Company S.A. ("Lloyd's Europe"). Lloyd's Europe is a subsidiary of Lloyd's and is authorised by the National Bank of Belgium (NBB).

or

"Insurance arranged by [name of insurance intermediary] and underwritten by Lloyd's Insurance Company S.A. ("Lloyd's Europe"). Lloyd's Europe is a subsidiary of Lloyd's and is authorised by the National Bank of Belgium (NBB)."

- On specific corporate brochures.
- On specific product advertising.

Type of placement**Lloyd's Europe product statement required****Where to use the product statement**

Service company placing a product co-insured by Lloyd's Europe and a non-Lloyd's insurer in its group.

Service company placing a product co-insured by Lloyd's Europe and a non-Lloyd's insurer outside its group.

"Underwritten by Lloyd's Europe and [name(s) of non-Lloyd's insurers]. Lloyd's Insurance Company S.A. ("Lloyd's Europe") is a subsidiary of Lloyd's and is authorised by the National Bank of Belgium (NBB)."

In addition, the following statement must be added:

"We [name of service company], are a service company that is part of the [] group of companies. [We are regulated by [] in our capacity as []]. This insurance product will be entered into by us on behalf of Lloyd's Europe".

In respect of co-insurance policies and co-insurance certificates, the service company and relevant managing agent shall ensure that Lloyd's Guidance regarding "combined certificates" is followed.

- On specific corporate brochures.
- On specific product advertising.

Contact details

If you have any further questions,
please contact marketing@lloyds.com

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