



Ukraine War Risk Insurance Facility

*Protecting Businesses and
Investments in Ukraine*



About the Facility

The Ukraine War Risk Insurance Facility is developed by **FortuneGuard** (a Lloyd's Lab insurtech), **McGill and Partners** (a leading Lloyd's broker), top **Lloyd's syndicates**, and supported by the **Lloyd's Corporation and London reinsurance market**. This facility provides comprehensive insurance coverage with for commercial properties and investments, addressing the unique challenges posed by the war in Ukraine.

Key Features

Coverage

- Insures against damage caused by missiles, drones, rockets, and air defence system wreckage.

Policy Limits

- Up to **\$50M** and higher in some cases

Premium Rates

- Premium rates start at 1% of the insured limit and vary based on several factors, including asset location, proximity to critical infrastructure, the history of drone and missile strikes in the surrounding area, etc.

Comprehensive Structure

- Includes local insurance from ARX with reinsurance to Lloyd's and London reinsurance market for 100% of risk in excess of ARX's retention.

Exclusions

- Excludes areas within 100 km of the war zone.
- Excludes non-missile/drone-related terrorism acts.
- Excludes theft, marauding, and pilferage.
- No coverage for nuclear, chemical, or biological weapons.
- Excludes artillery, aerial bombs, and other weapons not explicitly covered.
- Excludes cyber risks.

Partnership Structure

ARX

- Serves as a local partner in Ukraine, retaining the first layer from \$0.5M per asset.

Lloyd's Syndicates and London reinsurance market

- Provide reinsurance capacity for amounts exceeding ARX's retention, up to **\$50M** and higher in some cases.

McGill and Partners

- Serves as the exclusive Lloyd's broker managing the facility and coordinating with Lloyd's syndicates and London reinsurance market.

FortuneGuard

- Delivers advanced risk and pricing analytics, client onboarding, and exclusive local distribution.

As Featured In

Forbes



REUTERS

Bloomberg

The Guardian

msn

Kyiv Post

Benefits for Clients

Tailored Risk Protection

- Customized policies for commercial properties, new construction projects, infrastructure, equity investments, and more.

Global Expertise

- Backed by Lloyd's and London reinsurance market capacity and local support from ARX.

Accessible Premiums

- Competitive rates reflecting asset location and risk profile.

Innovation

- Supported by FortuneGuard's AI-driven risk analysis tools for precise pricing.

Who Can Benefit?

The facility is designed for business and investment projects operating in Ukraine, including:

- Large commercial property.
- New construction projects.
- Equity investments.
- Green energy projects (e.g., wind and solar farms, energy storage).
- Manufacturers and logistics hubs.
- High-value infrastructure assets, etc.

How It Works

Client Information Submission

- Clients provide details such as asset value, policy limits, location, etc.

Customized Quotes

- The Facility provides tailored quotes, supported by FortuneGuard's advanced risk analysis.

Local Policy Issuance

- ARX issues the policy and facilitates local compliance.

Reinsurance Coverage

Lloyd's syndicates and London reinsurance markets reinsure up to 100% of the risk exceeding the retention of ARX.

Additional Offerings

Enhanced Coverage Options

The facility can optionally provide **Business Interruption (BI)** and **Political Violence (PV)** insurance .

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