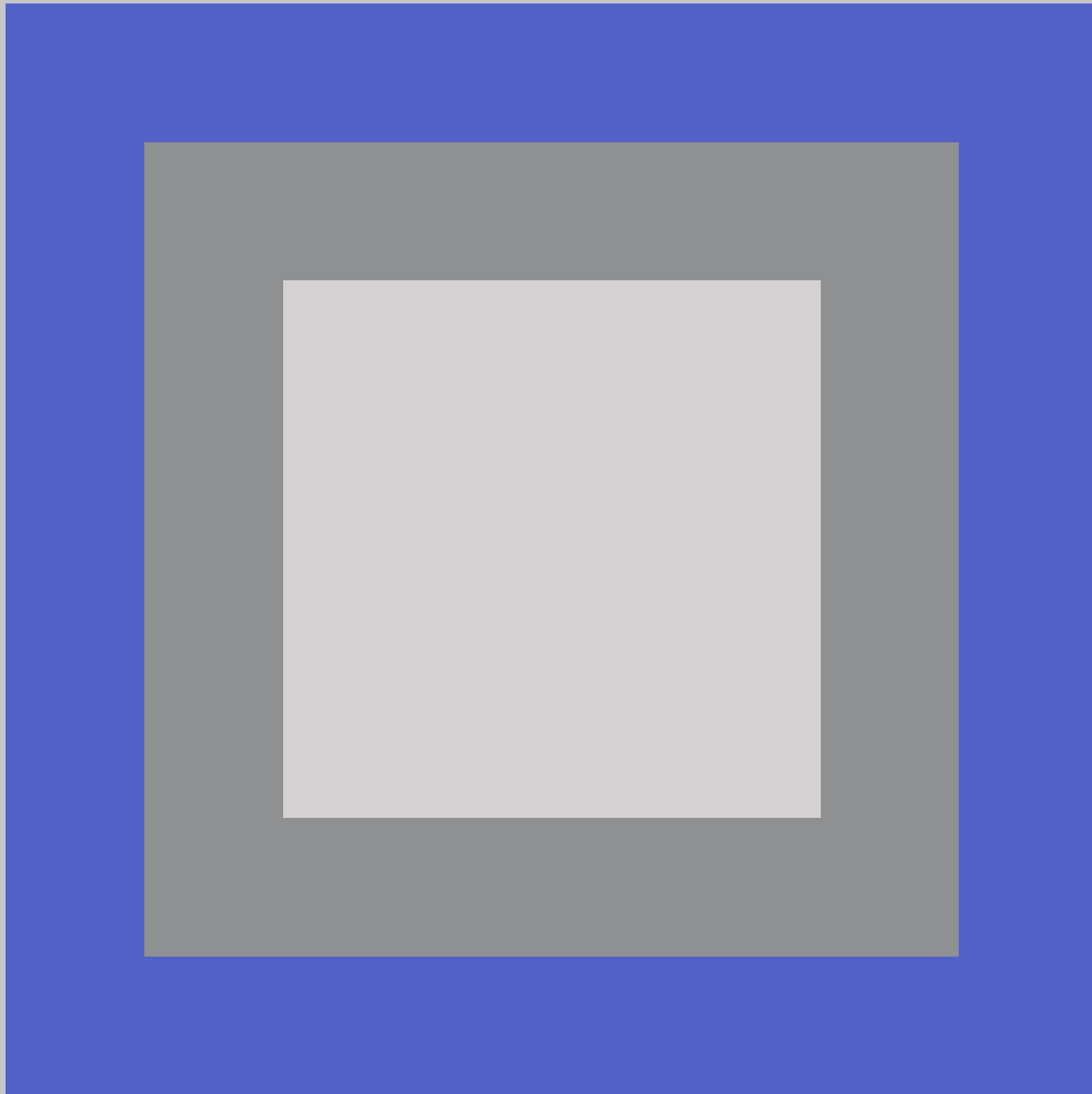


G A B L E



## **Gable Insurance**

Gable was established 10 years ago to meet the changing needs of the insurance industry.

We offer a range of clear benefits, including:

- commercial advantage through competitive pricing, resulting from minimal operational costs
- no complex paperwork and bureaucracy
- contract certainty through full compliance
- robust, scalable solutions
- excellent IT systems, maximising efficiency and service

We focus on a range of niche insurance products in territories across Europe.

Gable Insurance AG is regulated in Liechtenstein by the Financial Market Authority to issue insurance policies throughout the EU and EEA under The Freedom of Services Directive.

Gable's reinsurance programme focuses on protecting against severe claims and we enjoy the support of an A+ rated (or better) reinsurer panel.

Gable Holdings Inc is quoted on the London Stock Exchange's AIM market.

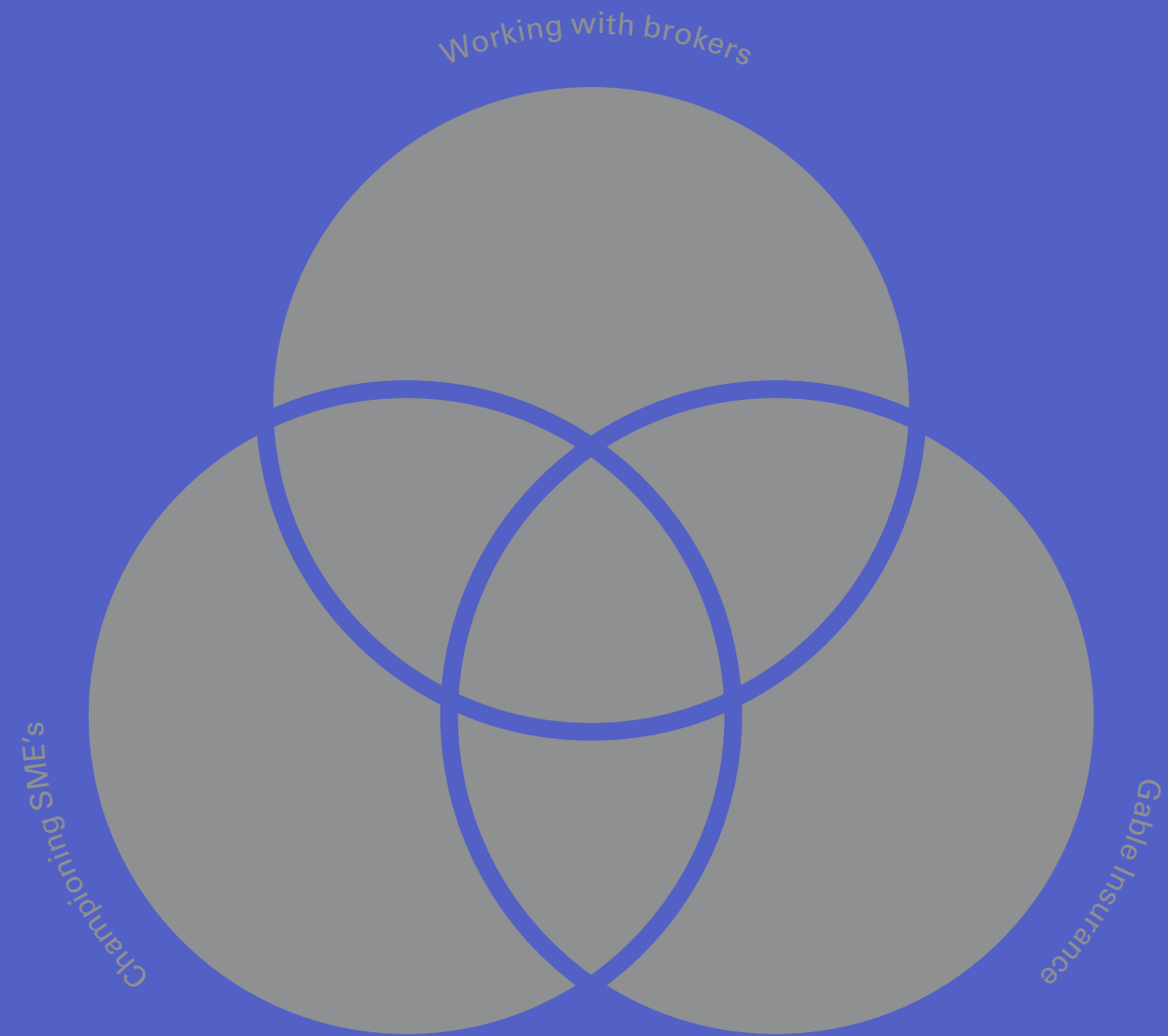
We champion small and medium-sized enterprises

in the UK and throughout Europe

We work with independent brokers in the

UK and across Europe to develop bespoke

SME insurance products



## Working with brokers

We work with selected independent brokers throughout Europe, providing bespoke products in their markets.

### Clear benefits

We offer a range of clear benefits to the brokers we work with, including:

- fast, flexible processes and procedures
- no time-consuming or complex paperwork
- versatile payment options customised to specific needs
- a capital base equipped to handle a broad variety of claims

### Exceptional service

We pride ourselves on the service that our highly experienced team provides.

We offer brokers and clients advice and support to reduce their number of incidents and minimize claims.

We underwrite a wide range of products across major European markets.  
We are always looking to introduce new products tailored to the customers requirements.



Our products include...

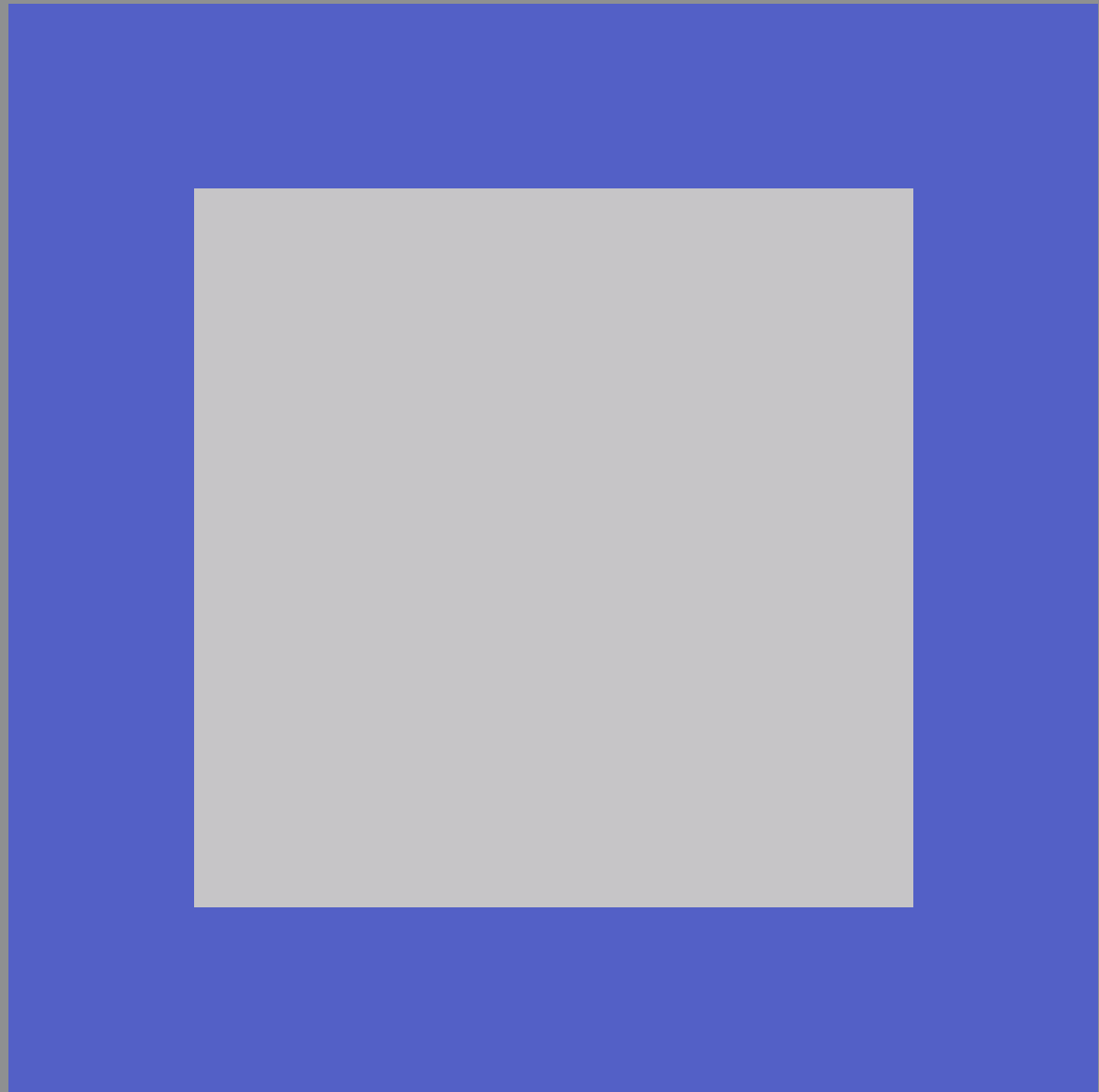
*Commercial Bonds*  
*Commercial Combined*

*Contractors' All Risks*  
*Deposit Guarantee*

Latent Defects  
Legal Expenses

*Workers' Compensation*  
*Property*

*Motor*  
*Liability*



## Products



### Contractors' All Risks

Our CAR policy is designed to meet the needs of all contractors and eventualities, regardless of size or speciality.

It includes cover for:

- loss or damage to contract works
- delays due to bad weather
- plant
- employees' tools

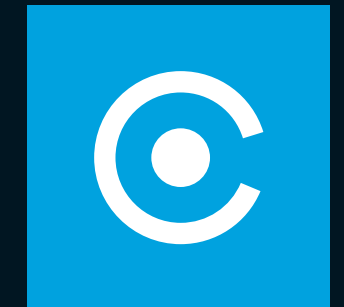
Our CAR insurance can stand alone or be combined with employers' liability and public/product liability.



### Commercial Bonds

Our commercial bonds policy provides cover for:

- public works
- public grants or subsidies
- tenders
- completion for private and public contracts and prepayments
- customs and VAT bonds

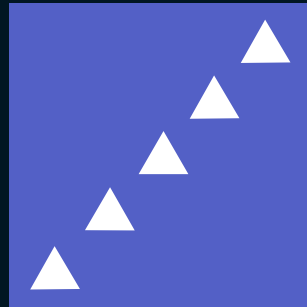


### Commercial Combined

Our commercial combined insurance unites two or more of the following types of cover into one simple policy:

- buildings
- contents
- business interruption
- liability
- expenses
- stock
- terrorism

All policies can be personalised to the individual needs of a company.



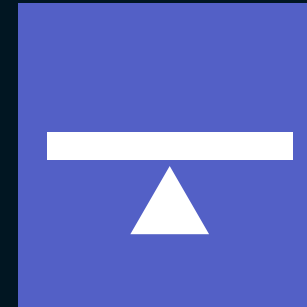
#### **Deposit Guarantee**

Our deposit guarantee cover is a tenant deposit guarantee scheme for large residential property management agencies and commercial property owners.



#### **Latent Defects**

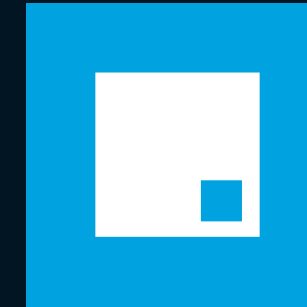
Our latent defects insurance covers residential properties for a 10-year period against defects and faults discovered after completion and handover.



#### **Legal Expenses**

Our legal expenses insurance covers the funding of commercial litigation disputes.

Also known as 'after the event' cover, it was introduced in the UK in the 1990s. Premiums written have dramatically risen since the Access to Justice Act 1999.



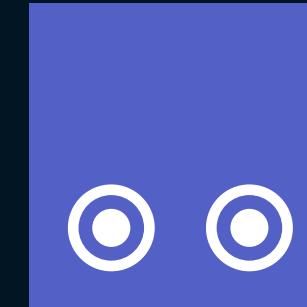
#### **Workmanship Guarantee**

Dommages Ouvrages

In France, we underwrite third-party liability insurance known as 'dommage ouvrages'. It is compulsory for a public 'maître d'ouvrage' and covers the owner for works on their property.

It includes cover for:

- structural defects
- equipment defects



#### **Motor**

We underwrite commercial motor fleet in Italy.

Any Italian commercial motor policy can be obtained from our offices in Liechtenstein:

Gable Insurance AG  
Pflugstrasse 20  
9490 Vaduz  
Liechtenstein

Contact:  
[info@gableinsurance.com](mailto:info@gableinsurance.com)



#### **Property**

We underwrite residential and commercial property insurance in all the territories we operate in.

Covers include:

- buildings
- contents
- business interruption
- stock
- terrorism



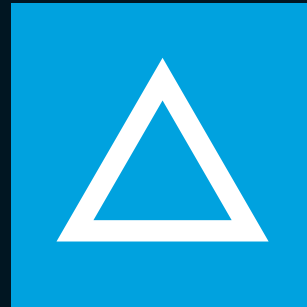
#### Workers' Compensation

We provide Workmen's Compensation Act (WCA) insurance for professional players, managers and office staff in the football and ice hockey leagues in Norway.

WCA cover is mandatory in Norway, with the terms, conditions and compensation levels all set in law.

We cover around 1,500 members of leagues including:

- Norwegian premier league (Tippe Ligaen)
- second division (Adecco Ligaen)
- third division (Divisjonforeningen)
- elite ice hockey division



#### Liability

Employers' Liability

Our employers' liability insurance covers the costs of compensation and legal fees for employees injured or made ill at work. We offer flexible, customised solutions and access to a team of risk control professionals and claims specialists.

Benefits include:

- defence legal costs
- indemnity for prosecutions under the Health and Safety at Work Act 1974
- access to specialist rehabilitation consultants to aid employees' recoveries and enable them to return to work promptly

Public/Products Liability

Our public/product liability policies are versatile and comprehensive.

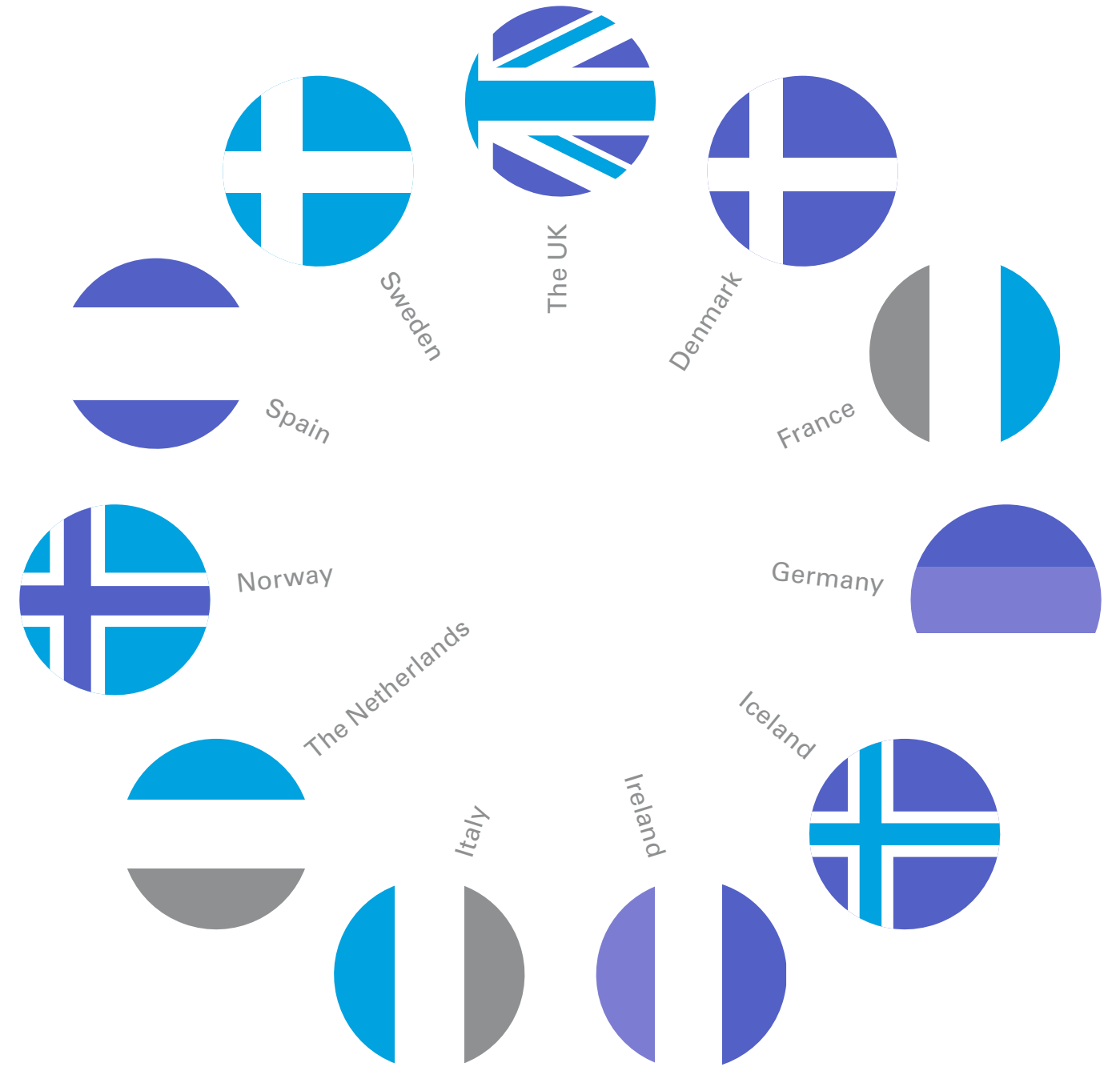
Typically, they include cover for:

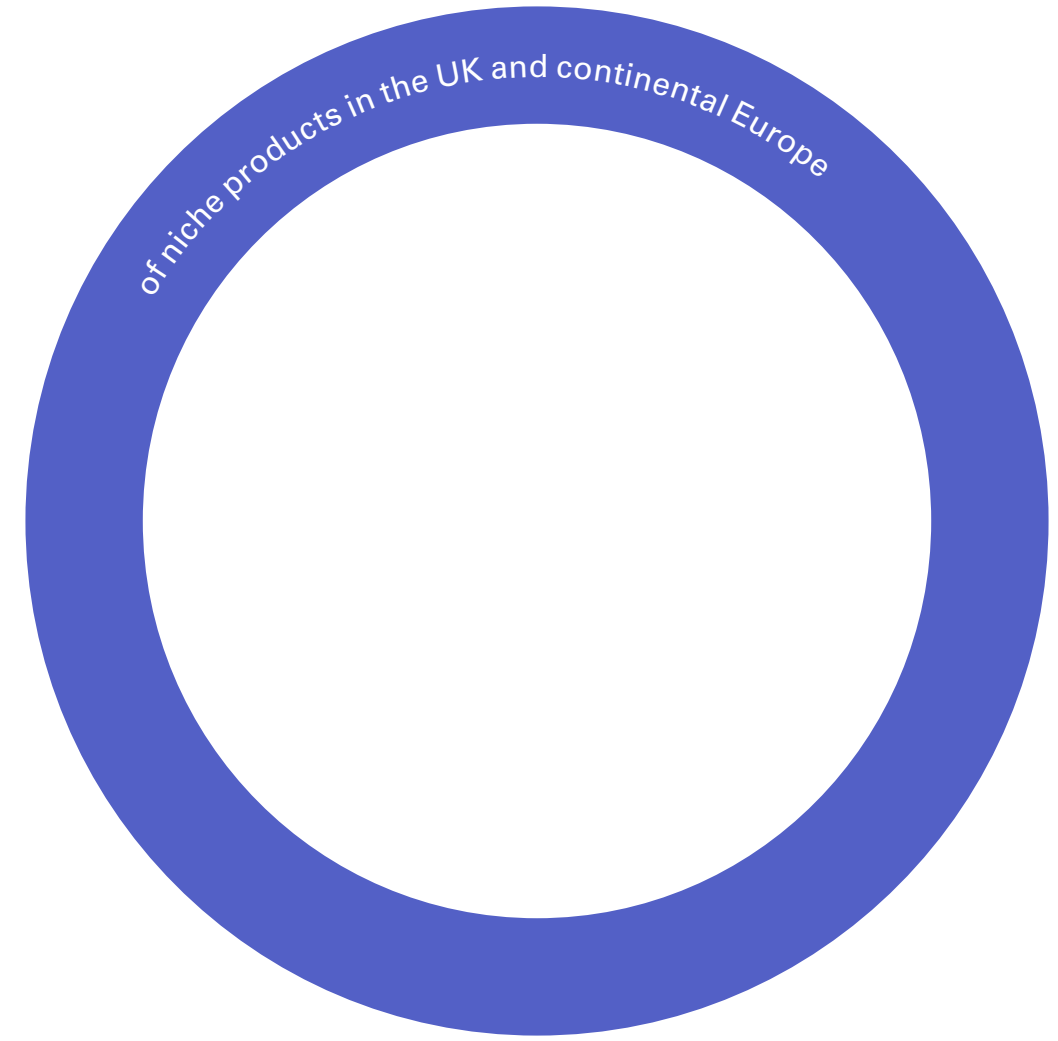
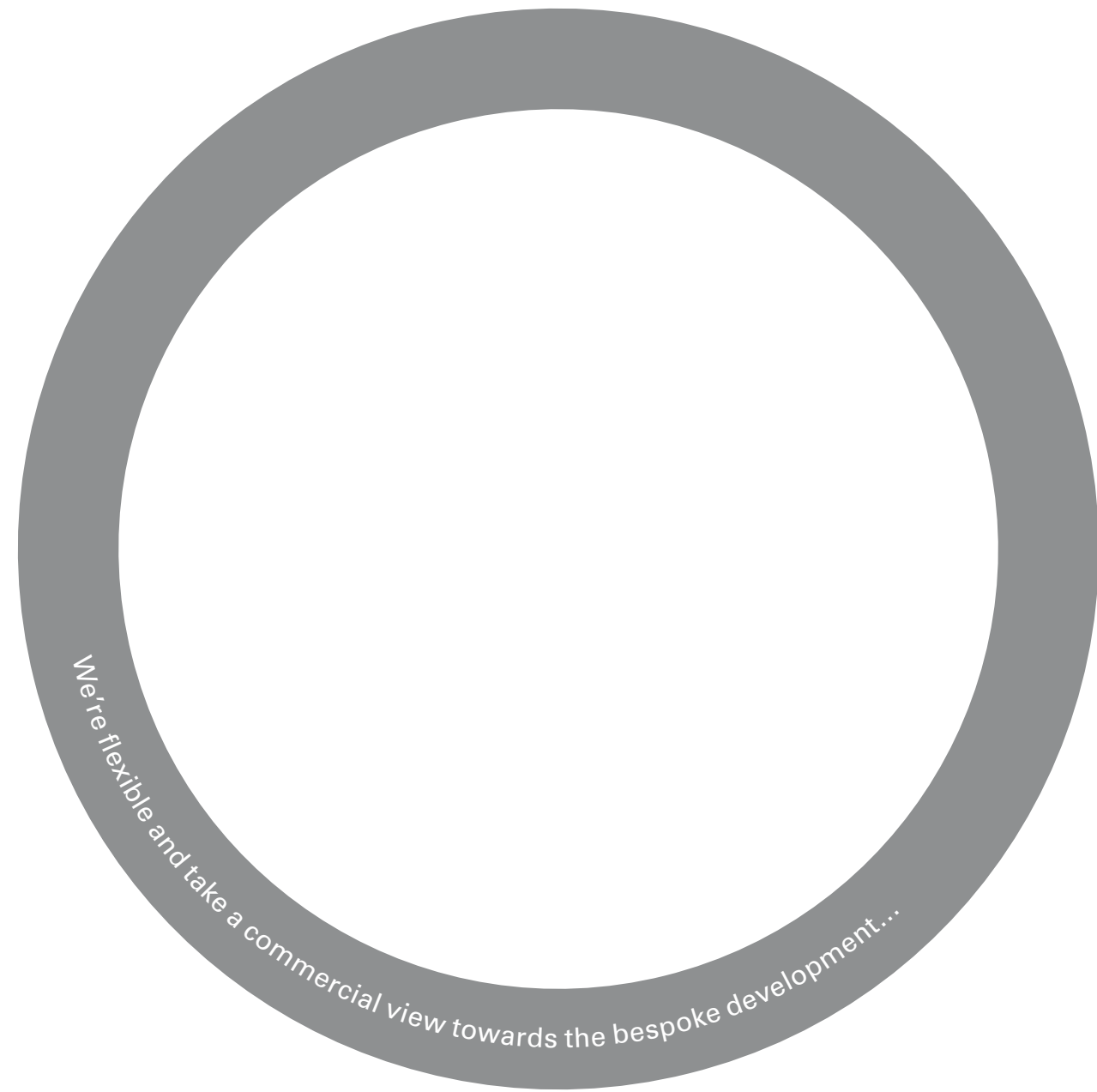
- damages awarded as a result of an injury caused by a company's employees or business
- legal fees, costs and expenses

A place where product innovation happens



We have expanded rapidly since our launch in 2006. Today, we underwrite business in 11 countries across Europe and are actively seeking new partnerships and territories







We are open to new ideas.  
How can we help you grow  
your book of business?

**We want to work  
with you**

Gable Services (London) Limited

UK Contact Office  
34 Lime Street  
London EC3M 7AT

Telephone +44 (0)20 7337 7460  
Facsimile +44 (0)20 7337 7461

Gable Insurance AG

Pflugstrasse 20  
9490 Vaduz  
Liechtenstein

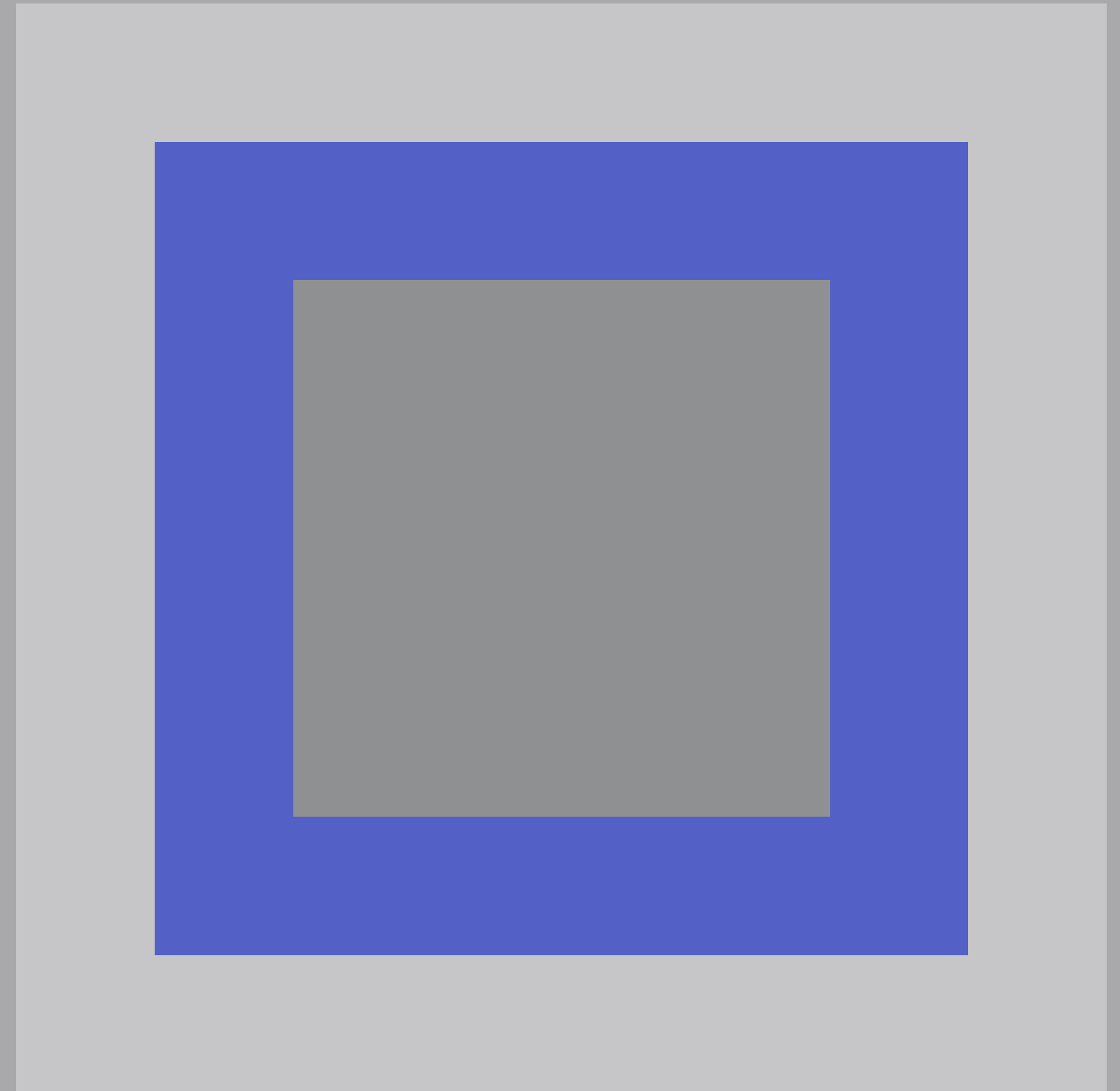
Telephone +423 237 4730  
Facsimile +423 237 4739

Registered office

Gable Holdings Inc.  
190 Elgin Avenue  
George Town  
Grand Cayman  
KY1-9005  
Cayman Islands

[www.gableinsurance.com](http://www.gableinsurance.com)

G A B L E



G A B L E

---