

BRAND GUIDELINES FOR

LLOYD'S SERVICE COMPANIES

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ABOUT THESE GUIDELINES

Who are these guidelines for?

These guidelines are for Lloyd's Service Companies

Separate guidelines are available for:

- Lloyd's brokers
- The Lloyd's market
- Projects and teams sponsored by Lloyd's
- Lloyd's agencies around the world
- The Corporation of Lloyd's
- Lloyd's Coverholders

You can get copies from www.lloyds.com/brand

LLOYD'S SERVICE COMPANIES DEFINITION OF A SERVICE COMPANY

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WHAT IS A SERVICE COMPANY?

The definition below was agreed following consultation with the Market in 2008. It was approved by Council and incorporated into Lloyd's Byelaws

Service company coverholder" means an approved coverholder that –

- (a). is associated with a managing agent by reason of –
 - (i). it being a wholly owned subsidiary of the managing agent;
 - (ii). it being a wholly owned subsidiary of the managing agent's holding company; or
 - (iii). such other matters as the Franchise Board may determine in any particular case or generally; and
- (b). will be authorised by the managing agent referred to in (a) above (the "associated managing agent"), to enter into a contract or contracts of insurance in accordance with the terms of a service company agreement where the expressions "wholly owned subsidiary" and "holding company" shall have the meanings provided in the Companies Act 2006.

"Service company agreement" means a binding authority which authorises a service company coverholder to enter into a contract or contracts of insurance only to be underwritten by

- (a). members of a syndicate managed by the associated managing agent (as defined at paragraph (b) of the definition of "service company coverholder");
- (b). an insurance company which is a member of the same group as the associated managing agent (as defined at paragraph (b) of the definition of "service company coverholder");
- (c). such other person or persons with the prior consent of the Franchise Board.

LLOYD'S SERVICE COMPANIES
LLOYD'S BRAND MARK AND THE ARMS OF LLOYD'S
INTRODUCTION

BRAND MARK AND THE ARMS OF LLOYD'S

The Lloyd's brand mark is the focal point of our identity. Service companies may use these marks in limited circumstances.

The Arms of Lloyd's acts as a visual link with the rich history of Lloyd's and provides continuity.

- 1.1 Using Lloyd's marks
- 1.2 The Lloyd's brand mark
- 1.3 The Arms of Lloyd's

LLOYD'S SERVICE COMPANIES WRITTEN REFERENCE TO LLOYD'S USING LLOYD'S MARKS

When producing any corporate or promotional information for your business you must make your relationship to Lloyd's clear. The following table describes how to do this.

Service company type	Can we use the Lloyd's brand mark?	Can we use the Arms of Lloyd's?
Service Company writing 100% for their own Lloyd's Syndicate & Service Company writing for more than one Lloyd's Syndicate	<p>Yes. The Lloyd's brand mark may be used on any of the following:</p> <ul style="list-style-type: none"> • Corporate stationery • Your website • Advertising • Material for exhibitions • Publications and brochures 	<p>Yes. However, The Arms of Lloyd's may be only be used on the following:</p> <p>Any documents issued with the authority of Lloyd's underwriters as evidence of an insurance contract, provided these documents identify only Lloyd's underwriters as the insurers. If the document also refers to the intermediary, then the relationship between the intermediary and Lloyd's must be clear on the face of the document.</p>
Service Company writing for a Lloyd's syndicate and a third party insurance company & Service Company writing for their own Lloyd's Syndicate and a group insurance company	<p>The Lloyd's brand mark may be used on the following:</p> <p>Specific product advertising and promotional material for a product 100% underwritten at Lloyd's.</p> <p>The Lloyd's brand mark must NOT be used on any of the following:</p> <ul style="list-style-type: none"> • Corporate stationery • Your website • Advertising • Material for exhibitions • Publications and brochures 	<p>Yes. However, The Arms of Lloyd's may be only be used on the following:</p> <p>Any documents issued with the authority of Lloyd's underwriters as evidence of an insurance contract, provided these documents identify only Lloyd's underwriters as the insurers. If the document also refers to the intermediary, then the relationship between the intermediary and Lloyd's must be clear on the face of the document.</p>

LLOYD'S SERVICE COMPANIES LLOYD'S BRAND MARK AND THE ARMS OF LLOYD'S BRAND MARK

The Lloyd's brand mark comprises two inseparable components: Lloyd's logotype and the tab box that contains it.

There is a stand alone version for applications such as envelopes, faxes, electronic templates.

There is a 'bleed' version, the most frequently used for use where an application is physically trimmed to the edge of the brand mark. You will need to include a printer's 'bleed' area above the top edge of the page (usually between 3mm and 5mm).

'Black tab' and 'white tab'

- the black tab is for use on light backgrounds
- the white tab is for use on dark backgrounds

The Lloyd's brand mark only ever appears in black and white.

Minimum clear space

The brand mark is always surrounded by a minimum clear space area which must remain free from other elements (type and graphics).

Size versions

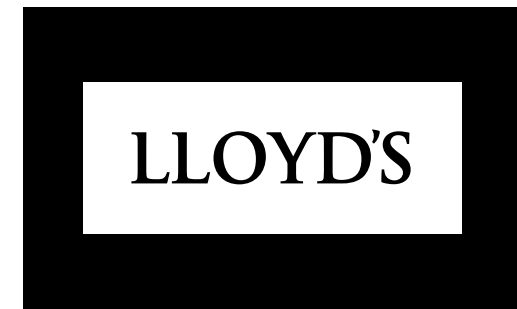
There are two size versions – 'standard' and 'small-use'. The 'small-use' version is always used below 25mm width.

Master artworks are available from Lloyd's Brand Strategy.

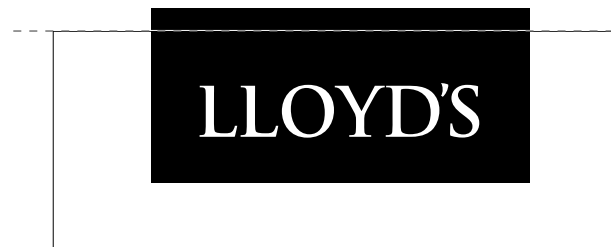
Stand-alone version (black tab)



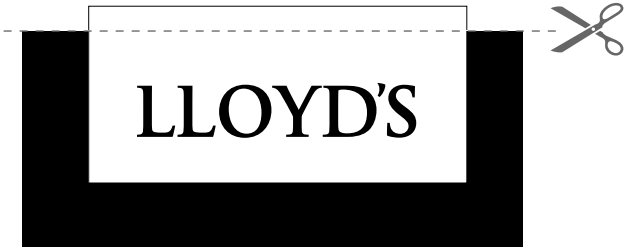
Stand-alone version (white tab)



Bleed version (black tab)



Bleed version (white tab)



Lloyd's brand mark – standard size



Lloyd's brand mark – small-use size



LLOYD'S SERVICE COMPANIES
LLOYD'S BRAND MARK AND THE ARMS OF LLOYD'S
THE ARMS OF LLOYD'S

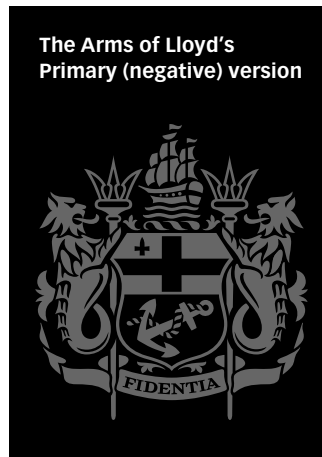
The Arms of Lloyd's should not be randomly applied across any application. It has a clear role.

We want to make sure that we always retain its prestige, so you must get permission from Lloyd's Brand Strategy before using it.

Positive and negative versions

The primary version is the 'negative' version shown here, where it appears in a 60% tint of black and should be used on a black background.

A secondary version is available should you need to reproduce The Arms of Lloyd's against a light background.



The Arms of Lloyd's
 Secondary (positive) version



Measurement and size versions

The measurement is always specified across the full width (tail to tail), as shown.

There are two size versions, 'standard' and 'small-use'. All maximum and minimum guidelines are shown here.

- Each of these versions has been specially drawn and should never be interchanged.

The Arms of Lloyd's – standard size



The Arms of Lloyd's – small-use size



LLOYD'S SERVICE COMPANIES BRAND MARK MEASUREMENT AND SIZE VERSIONS

The measurement of the Lloyd's brand mark is always specified across its full horizontal width.

There are two size versions – 'standard' and 'small-use'. The 'small-use' version is always used below 25mm width.

- Each of the size versions has been specially drawn and neither is interchangeable with the other.

Important reproduction note

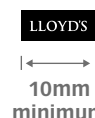
On occasion, the 'small-use' version may be the right choice for challenging production processes where you are unable to reproduce the 'standard' size version with the desired legibility (eg, business cards).

Where this is the case, proofing stages will help to determine the most suitable version for optimum reproduction of the brand mark.

Lloyd's brand mark – Standard size



Lloyd's brand mark – Small-use size



LLOYD'S SERVICE COMPANIES BRAND MARK MINIMUM CLEAR SPACE

The Lloyd's brand mark is always surrounded by a minimum clear space area which must remain free from other elements (type and graphics).

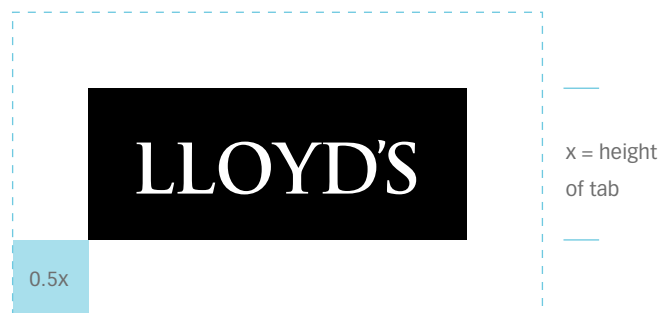
The minimum clear space area is equal to half of the height of the 'tab box' in the brand mark. The clear space area is proportional at all sizes of brand mark.

Placing the brand mark on imagery

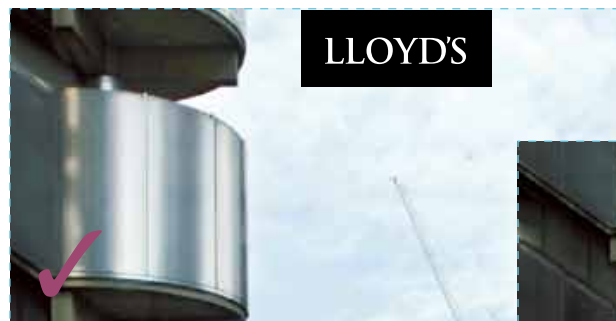
Use the minimum clear space area as a guide to protect the brand mark from distracting elements.

- ! This clear space area is a minimum and should be increased wherever possible.

Minimum clear space area



Brand mark placed correctly on imagery



Avoid placement near distracting elements



LLOYD'S SERVICE COMPANIES BRAND MARK SIZING AND POSITIONING

Where possible, you should keep the sizing and positioning of the brand mark consistent.

Choosing the correct brand mark size

The size you choose depends on the size and format of the page.

If your format is not an 'A' size

If your page format is not one of those listed in the table below, you should work to the nearest size (eg, one-third of A4 – 210mm x 99mm – would use the same size brand mark as A5).

Positioning from the right-hand edge

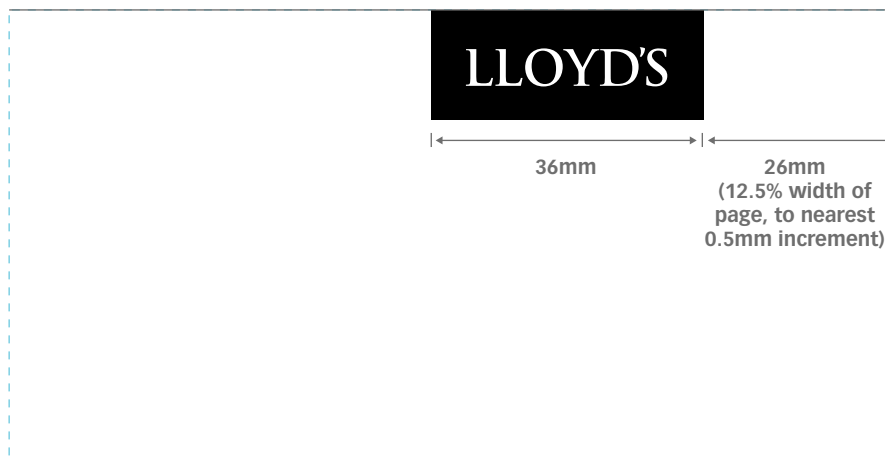
The distance that the Lloyd's brand mark is positioned from the right-hand edge is determined by a proportional 12.5% 'width of the application'. This measurement is rounded to the nearest 0.5mm as shown in the formula below:

eg. for A4 Portrait (width of 210mm)

210mm x 12.5% = 26.25mm
26.25 rounded to nearest 0.5mm = 26mm

We have created a table of sizing and positioning for the principal 'A' paper sizes (see right).

! Do not use the brand marks at any size other than those corresponding to the 'A' sizes shown.



Example shown is based on width of A4 portrait

Page size/format	width of brand mark	Distance from right-hand edge	
		portrait	landscape
A6 – 148mm x 105mm	28mm	13mm	18.5mm
A5 – 210mm x 148mm	30mm	18.5mm	26mm
A4 – 297mm x 210mm	36mm	26mm	37mm
A3 – 420mm x 297mm	51mm	37mm	52.5mm
A2 – 594mm x 420mm	72mm	52.5mm	74mm
A1 – 840mm x 594mm	102mm	74mm	105mm

WRITTEN REFERENCE TO LLOYD'S

When referring to Lloyd's in written text it is important that you use specific phrases to clarify your relationship or the product's relationship with Lloyd's. In this section we'll give you specific phrases that you can use when referring to Lloyd's within copy.

- 2.1 Describing your relationship with Lloyd's
- 2.2 Products underwritten at Lloyd's

Please note: These guidelines do not address local insurance regulatory requirements, including advertising restrictions and prohibitions, which may be imposed in some jurisdictions (including the US), on market participants, capital providers and others. Certain uses of the Lloyd's name and/or Lloyd's brand marks which might be permissible under these general guidelines might nevertheless constitute a violation of local law. Market participants, capital providers and others should consult Lloyd's international trading advice and/or local counsel or the Lloyd's General Representative as to such requirements. When using the Lloyd's name or brand marks, the most important consideration is making sure that the customer understands exactly who is insuring their risk.

LLOYD'S SERVICE COMPANIES WRITTEN REFERENCE TO LLOYD'S DESCRIBING YOUR RELATIONSHIP WITH LLOYD'S

When producing any corporate or promotional information for your business you must make your relationship to Lloyd's clear. The table here describes how to do this.

Please note: The Lloyd's name cannot be incorporated into your registered company name or trading title. You should always use the statement that clarifies your relationship with Lloyd's.

Service company type

Lloyd's relationship statement

Where to use the relationship statement

Service Company writing 100% for their own Lloyd's Syndicate & Service Company writing for more than one Lloyd's Syndicate

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:

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

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 the Lloyd's underwriting members of Lloyd's syndicate [] which is managed by [managing agent]."

Service Company writing for a Lloyd's syndicate and a third party insurance company & Service Company writing for their own Lloyd's Syndicate and a group insurance company

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:

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

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 the Lloyd's underwriting members of Lloyd's syndicate [] which is managed by [managing agent]. 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 [in our group] will underwrite the policy."

LLOYD'S SERVICE COMPANIES WRITTEN REFERENCE TO LLOYD'S PRODUCTS UNDERWRITTEN AT LLOYD'S

When producing any product information for your business you must provide a clear statement that clarifies who offers the product - the Lloyd's or Non Lloyd's entity. The table here describes how to do this.

***Please note:** Any statements you use to do this must be approved by the lead underwriter and is in addition to, and not a substitute for, the requirements relating to the content of Lloyd's policies/certificates.*

For those products that are not 100% underwritten at Lloyd's, it must be clear that should any other subscribing insurer(s) become insolvent, those underwriters at Lloyd's on risk are each severally liable only for the portion of the risk to which they subscribed and would not be liable for the portion of any other insurer.

Service company type	Product statement required	Where to use the product statement
Service Company writing 100% for their own Lloyd's Syndicate & Service Company writing for more than one Lloyd's Syndicate	Product 100% underwritten at Lloyd's "Underwritten by certain underwriters at Lloyd's" or "Insurance arranged by ABC brokers and underwritten by DEF/certain underwriters at Lloyd's" or "Underwritten by certain underwriters at Lloyd's as listed..."	<ul style="list-style-type: none"> • On the proposal and claims forms • On the documentation of insurance for new and renewal business • On specific product brochures • On specific product advertising
Service Company writing for a Lloyd's syndicate and a third party insurance company & Service Company writing for their own Lloyd's Syndicate and a group insurance company	<p>Product between 50% and 100% underwritten at Lloyd's "Underwritten by certain underwriters at Lloyd's and other insurers"</p> <p>Product less than 50% underwritten at Lloyd's. "Underwritten by certain underwriters at Lloyd's, ABC, etc..." (ABC = other insurers who must always be named)</p> <p>In addition the appropriate following statement must be added:</p> <p>Product statement - Lloyd's product: "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 the Lloyd's underwriting members of Lloyd's syndicate [] which is managed by [managing agent]"</p> <p>Product statement - Non-Lloyd's product: "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 [insurer]."</p> <p>Where policies/certificate will represent both Lloyd's and non-Lloyd's security: the lead Lloyd's underwriter shall ensure that Lloyd's guidance regarding "combined certificates" is followed.</p>	<ul style="list-style-type: none"> • On the proposal and claims forms • On the documentation of insurance for new and renewal business • On specific product brochures • On specific product advertising

NEED HELP OR WANT TO PROVIDE SOME FEEDBACK?

To provide feedback, share information or seek answers to questions you may have about the implementation of the Lloyd's brand in your business, please contact:

marketing@lloyds.com

For information and services relating to the administration of Lloyd's Service Companies please contact:

Lloyd's Delegated Authorities department

Telephone +44 (0)20 7327 6275

Fax +44 (0)20 7327 6688