

Lloyd's Underwriters, Service Companies and Consortia Brand Guidelines

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Legal Notice

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 logos which might be permissible under these general guidelines might nevertheless constitute a violation of local law. You should take your own advice as to the legal and regulatory requirements that may apply.

In a number of jurisdictions (including the US) there are strict rules that limit the extent to which Lloyd's and products underwritten by Lloyd's underwriters can be promoted. This may include restrictions or references to Lloyd's and on references to the association of Lloyd's with particular products. It is important that in addition to these guidelines you ensure all local laws and regulations are met in this regard.

Please contact LITA@lloyds.com if you would like further guidance.

Introduction

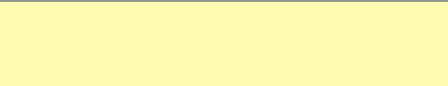
These brand guidelines are designed to help you understand how to bring the Lloyd's brand to life in your communications.

It is important to apply these guidelines, as 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 name or logos, the most important consideration is making sure that the customer understands exactly who is insuring their risk.

These guidelines should also be followed by Service companies, who are able to use the Underwriter at Lloyd's logo, (see pages 04 and 05).

If you would like any further information or advice about the Lloyd's brand, please contact marketing@lloyds.com



Defining your relationship with Lloyd's (Underwriters)

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

Trading Title

You can incorporate the Lloyd's name into your registered company name or trading title if you're a syndicate or a managing agent made up 100% of Lloyd's syndicates as below:

Managing agents can be called:

- [Name] managing agent at Lloyd's
- [Name] underwriting agent at Lloyd's

Lloyd's syndicates can be called:

- [Name] underwriters (& Others) at Lloyd's
- [Name] syndicate at Lloyd's
- Syndicate [Name] Lloyd's Underwriters

Consortia made up 100% by Lloyd's syndicates can be called:

- [Name] consortium at Lloyd's

Subject to such terms, as Lloyd's may determine from time to time. The use of Lloyd's within a consortium name is subject to approval from Lloyd's. Please contact marketing@lloyds.com before confirming any name of a consortium that uses Lloyd's within it.

Please see the Legal Notice of use on page 02 of the document for local insurance regulatory guidelines.

Product promotional material

You can use Lloyd's name in your promotional material, when promoting an insurance product underwritten at Lloyd's. Please make it clear who the insurers are and use the appropriate qualifying statement below:

Products 100% underwritten at Lloyd's

- Underwritten by certain underwriters at Lloyd's
- Underwritten by certain underwriters at Lloyd's, [Names of Lloyd's insurers]

Products less than 100% underwritten at Lloyd's

- Underwritten by certain underwriters at Lloyd's and other insurers
- Underwritten by certain underwriters at Lloyd's, and other insurers [Names of other insurers]

Insurance products less than 100% underwritten at Lloyd's may use the Lloyd's name in a descriptive manner as set out above, but may not use the Underwriter at Lloyd's logo to promote the product.

Defining your relationship with Lloyd’s (Service companies)

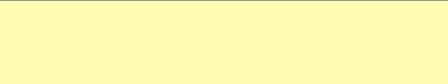
When producing any corporate or promotional information for your business you must make your relationship to Lloyd’s clear. The table below describes how to do this.

Trading Title

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

Lloyd's relationship statement	Where to use the relationship statement
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:	<ul style="list-style-type: none">– 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)
“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].”	
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:	<ul style="list-style-type: none">– 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)
“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.”	



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

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

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

Products underwritten at Lloyd’s (Service companies)

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 below describes how to do this.

Product statement required

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”.

Where to use the product statement

- On the proposal and claims forms
- On the documentation of insurance for new and renewal business
- On specific product brochures
- On specific product advertising

Product between 50% and 100% underwritten at Lloyd’s
“Underwritten by certain underwriters at Lloyd’s and other insurers [Names of other insurers who must always be named]”.

- On the proposal and claims forms
- On the documentation of insurance for new and renewal business
- On specific product brochures
- On specific product advertising

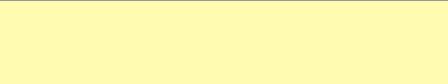
Product less than 50% underwritten at Lloyd’s.
“Underwritten by certain underwriters at Lloyd’s, and other insurers [Names of other insurers who must always be named]”.

In addition the appropriate following statement must be added:

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]”

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].”

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.





Referring to Lloyd's

If you would like to include a few sentences about Lloyd's beneath your products underwritten at Lloyd's, please use the following text:

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 does this by sharpening the insight to anticipate and understand risk, and the knowledge to develop relevant and innovative forms of insurance for customers globally.

Lloyd's offers the efficiencies of shared resources in a marketplace that covers risks from more than 200 territories, in any industry, at any scale.

Lloyd's promises a trusted partnership – helping people, businesses and communities to recover in times of need and build resilience for the future.

Lloyd's is a 330-year old start up, founded by a few brave entrepreneurs in a coffee shop. Three centuries later, the Lloyd's market continues that proud tradition – sharing risk and inspiring courage everywhere.

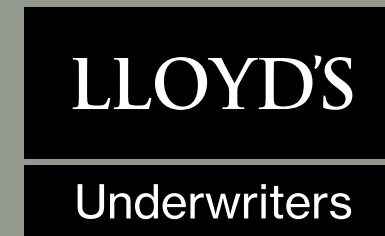
Using the Lloyd's Underwriters logo

You may use the Lloyd's Underwriters logos for promotional material: for instance on your website homepage, corporate letterheads, and publications. It may also be used when promoting products that are 100% underwritten at Lloyd's. If you use the logo for product promotion, you must also use the relevant qualifying statement, (see the relevant pages about defining your relationship with Lloyd's).

Lloyd's Underwriters logo – primary version



Lloyd's Underwriters logo – secondary version



These are the Lloyd's Underwriters logos. They must appear exactly as shown and must not be edited.

The preferred version to use is the primary logo. However, where space is restricted or there is a clash with your own company's branding, the secondary logo may be used.

You may never use the Lloyd's logo on its own (without the inclusion of 'Underwriters').

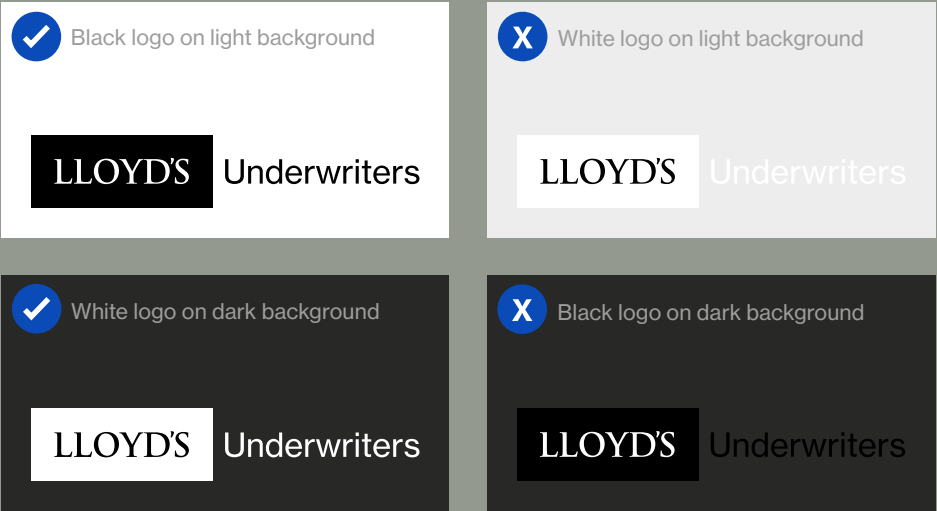
The Lloyd's Underwriters logos should be requested via the Lloyd's Marketing team. When you request these, please specify the file format you require as there are various formats available for online and print; marketing@lloyds.com

Primary logo

‘Black logo’ and ‘white logo’

There are two versions of the Lloyd’s Underwriters logo:

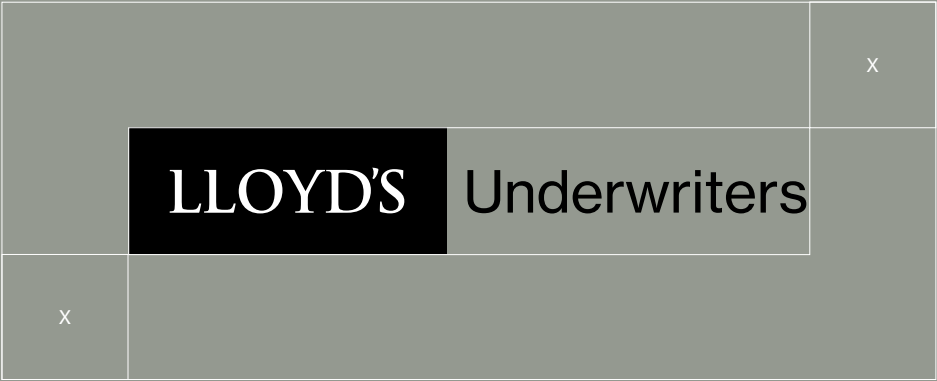
- The black logo is for use on light backgrounds
- The white logo is for use on dark backgrounds



Minimum clear space

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

X = height
of the box
containing the
word ‘Lloyd’s’



Sizing

The primary logo may be used as required as long as the box containing the word Lloyd’s is no less than 10mm across.

Positioning

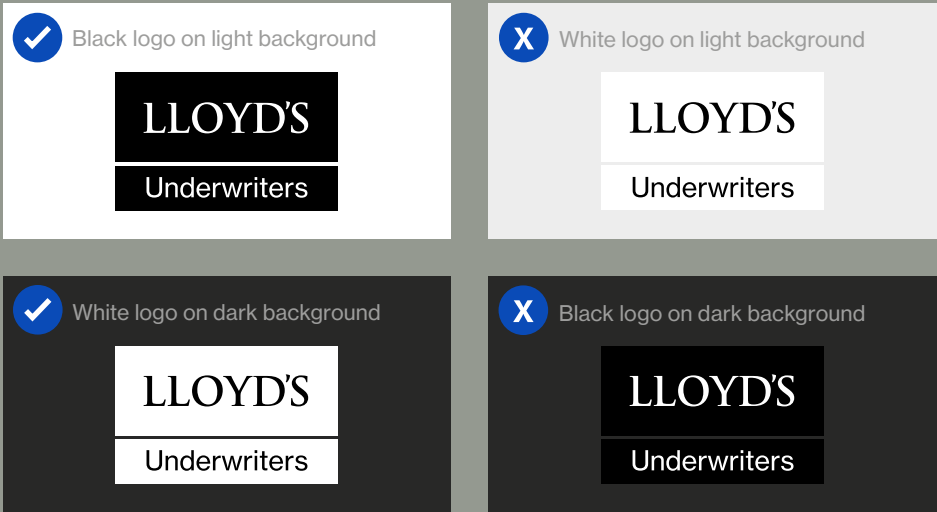
Positioning of the primary logo is flexible as long as it complies with our minimum clear spacing guidance above.

Secondary logo

‘Black logo’ and ‘white logo’

There are two versions of the Lloyd’s Underwriters logo:

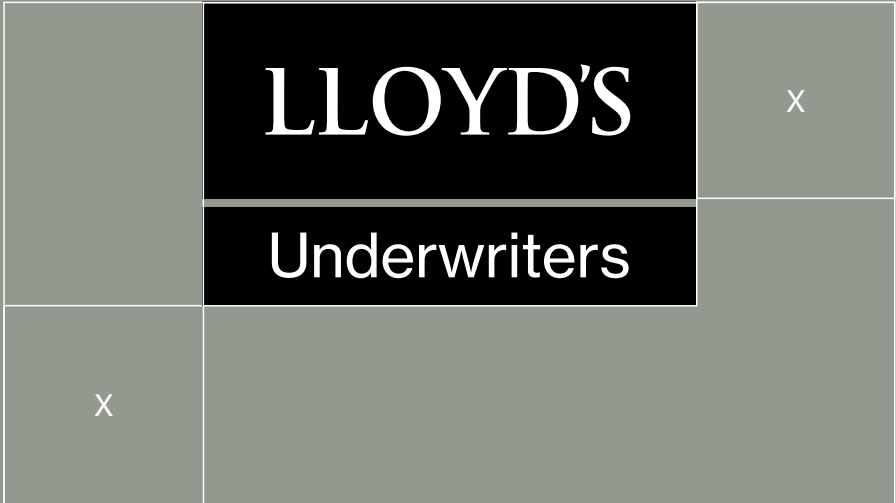
- The black logo is for use on light backgrounds
- The white logo is for use on dark backgrounds



Minimum clear space

The Lloyd’s Underwriters logo is always surrounded by a minimum clear space area, which must remain free from other elements (type and graphics).

X = height
of the box
containing the
word ‘Lloyd’s’



Sizing

The size of the logo you use depends on the size and format of the page. If your page format is not one of those listed in the table on this page, you should work to the nearest available size.

The secondary logo may be used as required, as long as the word Lloyd’s is no less than 17mm across.

Page size/format	width of logo	portrait	landscape
A6 - 148mm x 105mm	26mm	13mm	18.5mm
A5 - 210mm x 148mm	28mm	18.5mm	26mm
1/3-A4 - 210mm x 99mm	28mm	12.5mm	n/a
A4 - 297mm x 210mm	34mm	26mm	37mm
A3 - 420mm x 297mm	42mm	37mm	52.5mm

distance from right-hand edge

Positioning

The secondary logo should ideally be positioned at the top right hand corner of your communications and marketing material. If this position clashes with your own branding, the top left corner or the primary logo can be used.

For professionally printed documents it should touch the top and be a set distance from the right hand edge – see table above.

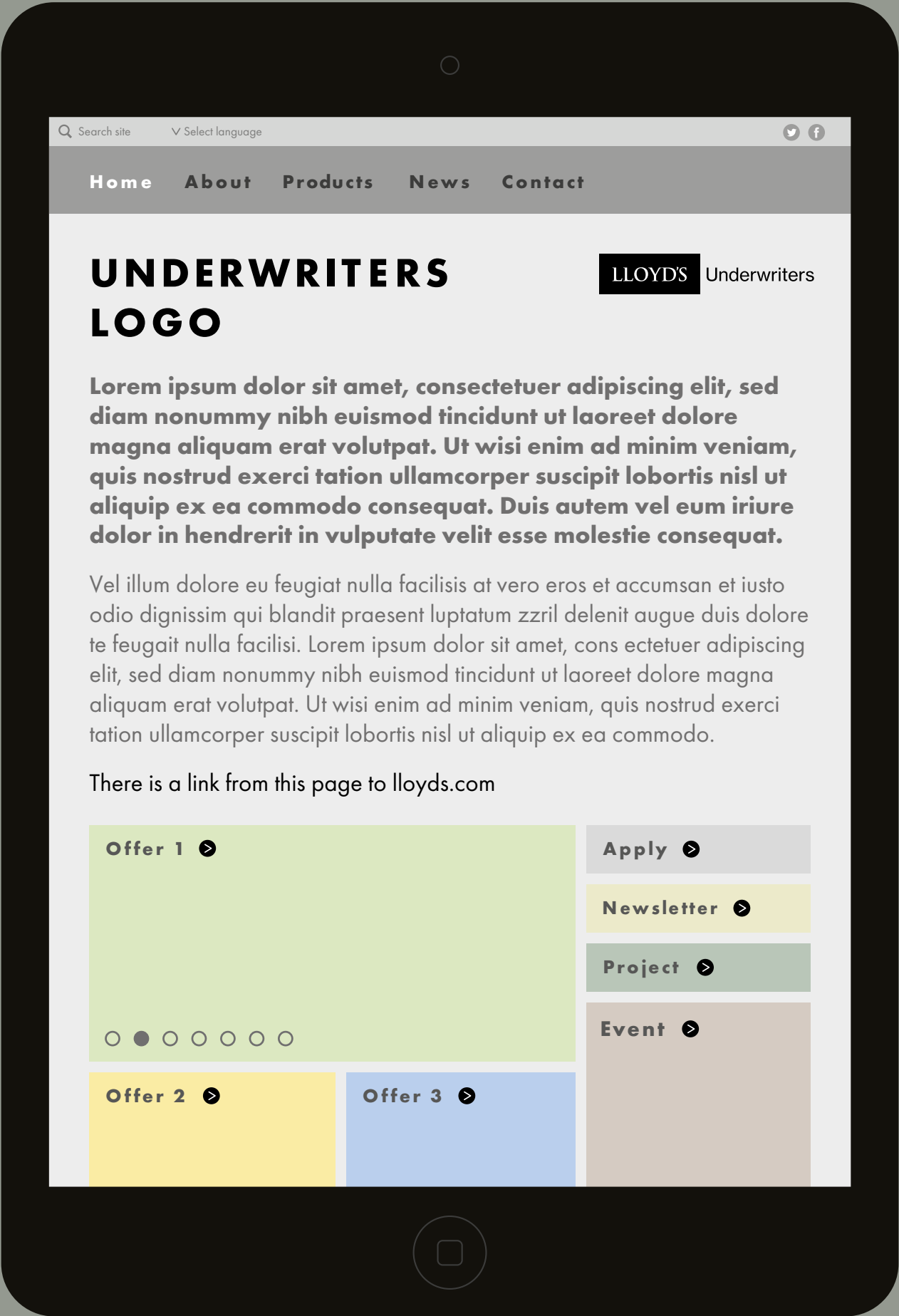
Your printer will need to ensure that bleed (extra black area) is added to the top of the logo so that when the pages are cut to size there is a small margin for error. A specific ‘bleed version’ is available on request via the Lloyd’s Marketing team at marketing@lloyds.com.

Examples

Website – homepage

You may use the Lloyd’s Underwriters logo on the homepage of your website. Please use an appropriate reference to highlight that not all information on your website is related to your Lloyd’s activities and ensure that relevant Lloyd’s activities are clearly referenced.

To avoid confusion, the Lloyd’s Underwriters logo should not appear on content/pages which are related to activities outside of Lloyd’s. You may only use the Lloyd’s Underwriters logo next to any Lloyd’s related activities or products 100% underwritten at Lloyd’s, with the appropriate qualifying statement (pages 03 - 05). Please see the product page (10) for how to use the Lloyd’s Underwriters logo appropriately when promoting products.

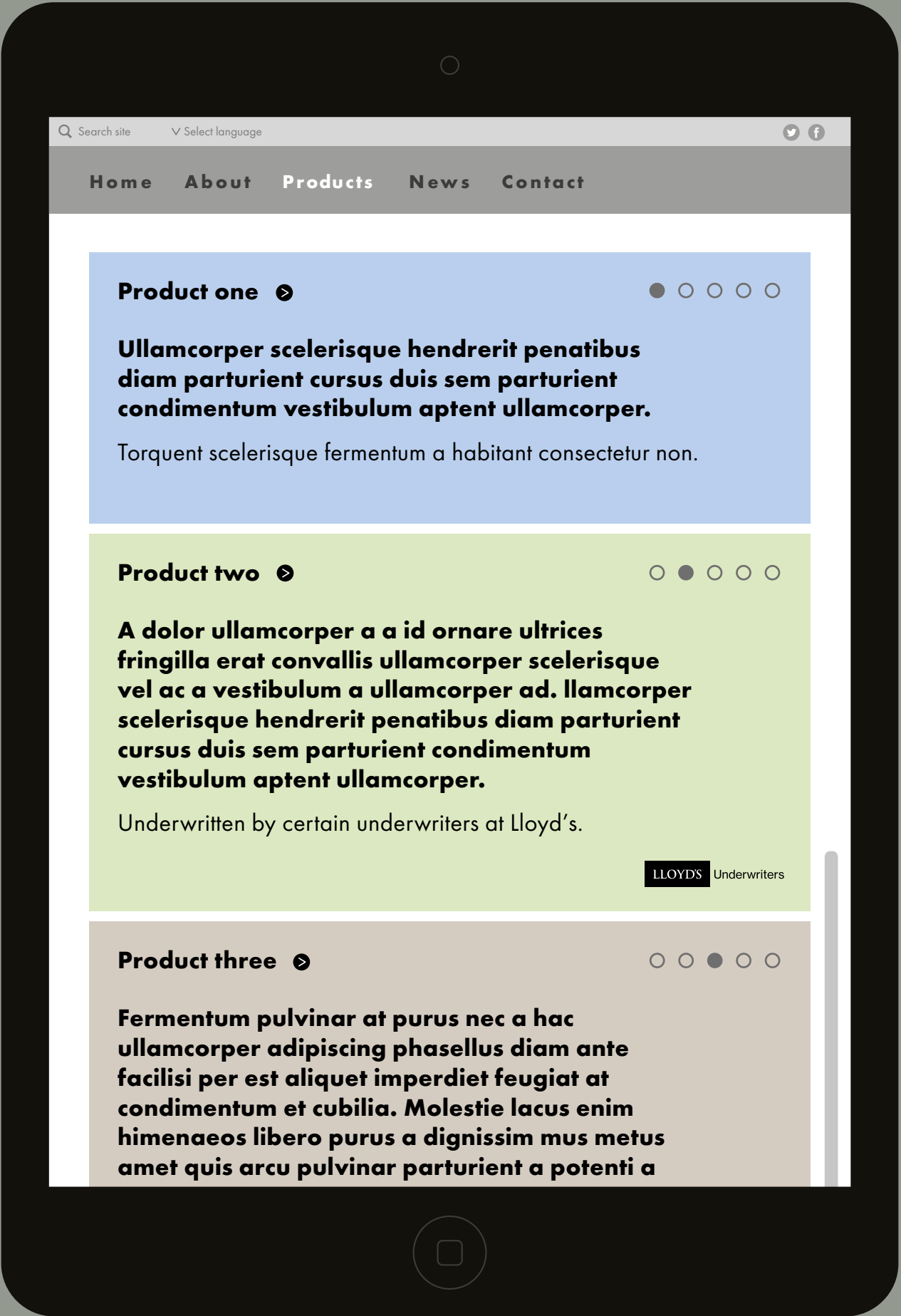


Examples

Website – product page

You may also add the Lloyd’s Underwriters logo, along with the appropriate qualifying statement (see page 03), on pages which promote products that are 100% underwritten at Lloyd’s.

If there are several products on one page, the logo and written reference may only be positioned next to the products which are 100% underwritten at Lloyd’s.



Examples

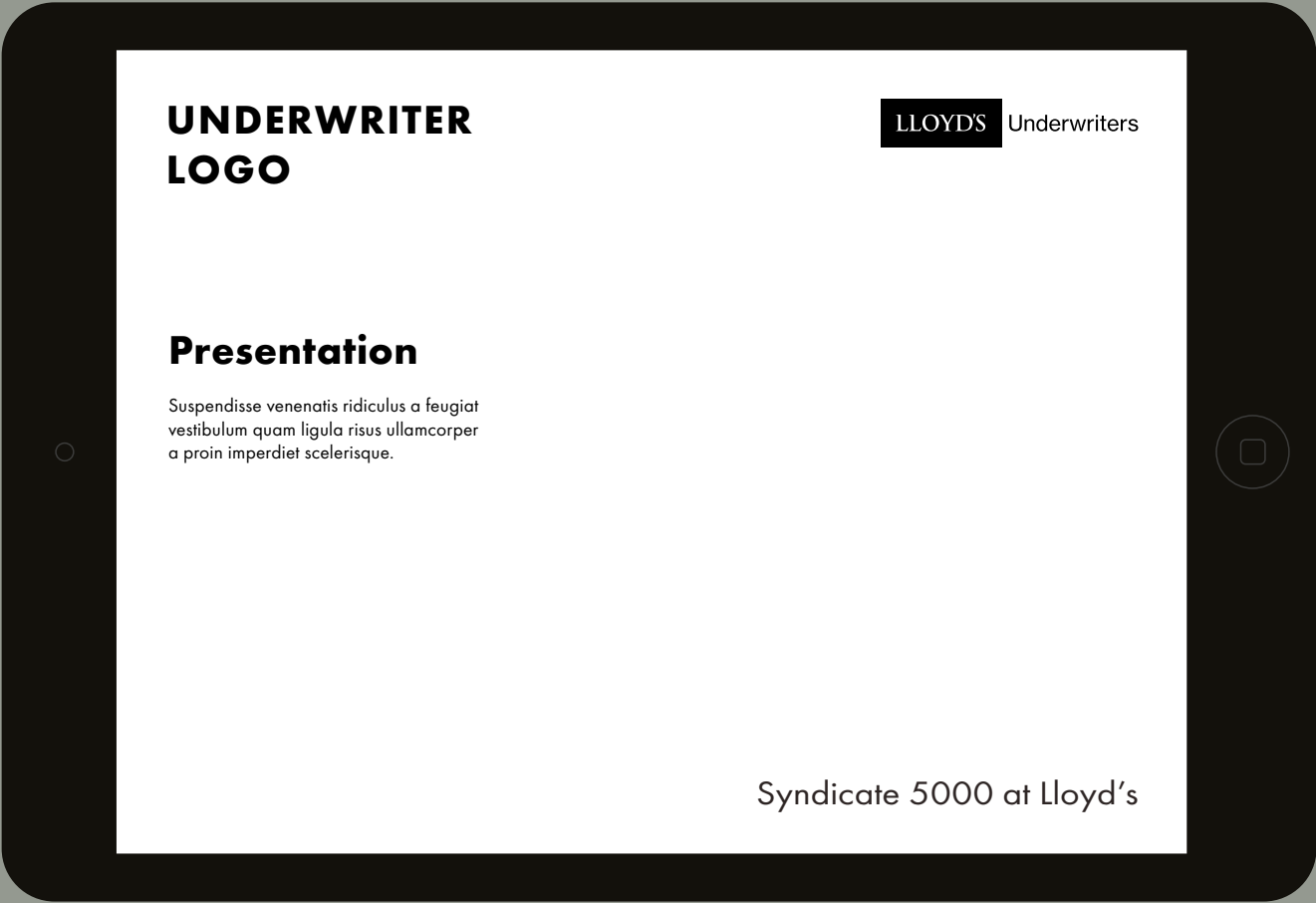
Presentation slides

Presentations

The Lloyd’s Underwriters logo can be used on presentation slides which refer to activities within Lloyd’s, using the relevant qualifying statement when required.

It should not appear on pages reporting activities outside of Lloyd’s.

On syndicate title slides, the syndicate name/number should be included in conjunction with Lloyd’s as shown in example on the right of this page.



Examples

Stationery, social media and email signatures

The Lloyd’s Underwriters logo can be used on your letter headings and business cards but if your company has activities outside of Lloyd’s, please include the sentence; ‘Not all activities are related to Lloyd’s’ for clarity.

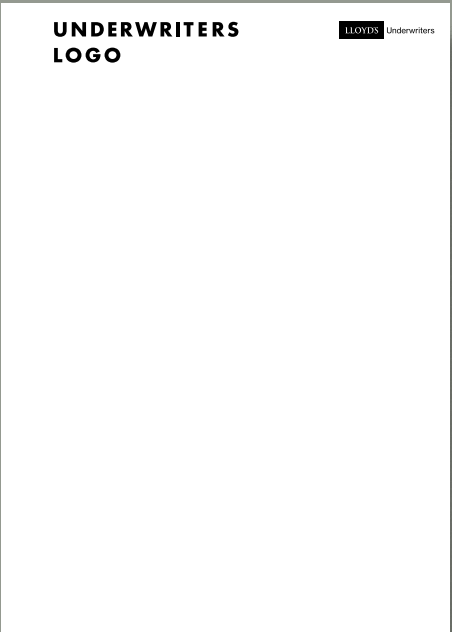
Business cards

The Lloyd’s Underwriters logo may be used on business cards. The positioning of the logo is flexible, allowing it to best suit the layout of the card. Some examples are shown below.

Example 1
Business card,
one side



Example 2
Business card,
two sides



Example 3
Letterheads

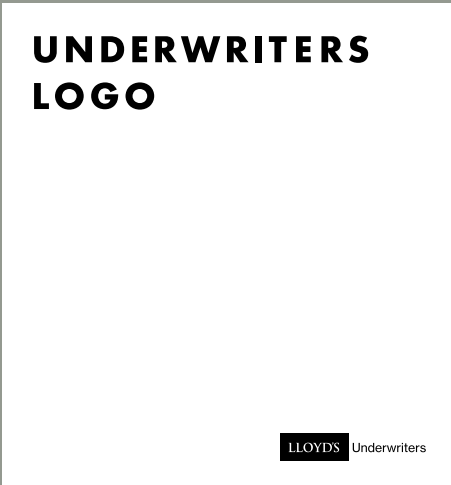
Letterheads
The Underwriters logo can be used on your letter headings. The preferred positioning of the logo is in the top right-hand corner, although it can also be placed in the top left corner. An example is shown below.

Social media posts

The Lloyd’s Underwriter logo may be used on your company social media posts, which relate to your Lloyd’s activities only, that are 100% underwritten at Lloyd’s.

Email signatures

The Lloyd’s Underwriters logo may be used on your email signatures. The positioning of the logo is flexible, allowing it to best suit the layout of your company signature. Some examples are below. If your company has activities outside of Lloyd’s, please also include the following sentence; ‘Not all activities are related to Lloyd’s’ for clarity.



Example 4
Social media post



Example 5
Email signature

Examples

Publications, brochures and corporate reports

The Lloyd’s Underwriters logo can be used on publications, brochures and corporate reports that refer to your activities within the Lloyd’s market. Example shown below:

You may use the Lloyd’s Underwriters logo on the front or back covers of your promotional documents. Please use an appropriate reference to highlight that not all information in your document is related to your Lloyd’s activities and relevant Lloyd’s activities are clearly referenced.

To avoid confusion, the Lloyd’s Underwriters logo should not appear on content/pages which are relating to activities outside of Lloyd’s. You may only use the Lloyd’s Underwriters logo next to any Lloyd’s related activities or products 100% underwritten at Lloyd’s, with the appropriate qualifying statement (pages 03 - 05). Please see the product page (11) for how to use the Lloyd’s logo appropriately when promoting products.

Example 1



Example 2



The Lloyd’s Underwriters logos and The Arms of Lloyd’s may be used on insurance policy documentation. They must not be edited or changed in any way. The Arms of Lloyd’s must always be accompanied by the Lloyd’s logo and never used on its own.

The Arms of Lloyd’s are available in black (for use against light backgrounds) and a lighter version (for use against dark backgrounds).

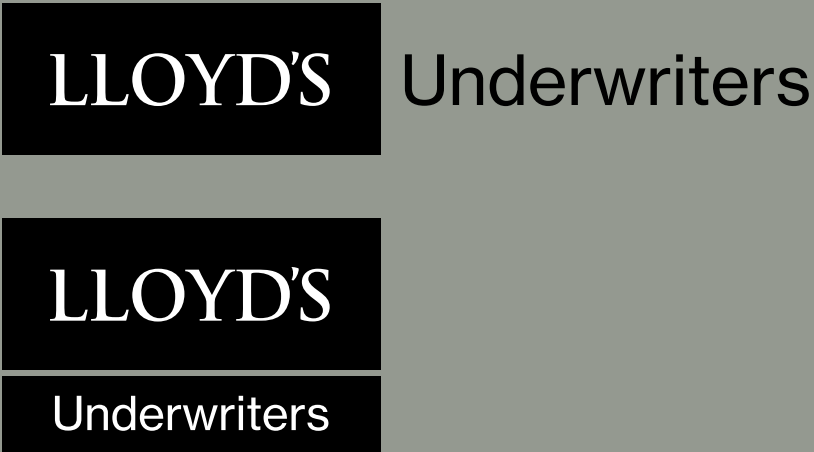
You may not use the Lloyd’s logo (without the inclusion of ‘Underwriter’) on your insurance documentation, to ensure the policyholder is clear it is Lloyd’s Underwriters and not Lloyd’s that is insuring their risk.

For details of Lloyd’s requirements when issuing ‘combined certificates’ (i.e. certificates evidencing a contract of insurance where a proportion of the security is non-Lloyd’s) particularly in the US, please see Market Bulletin Y4133, available on [loyds.com/bulletins](https://www.loyds.com/bulletins)

Please email marketing@loyds.com to request the Lloyd’s Underwriters logo or The Arms of Lloyd’s. Please do not simply copy and paste the Lloyd’s Underwriters logo or The Arms of Lloyd’s.

N.B. Insurance documentation is defined as 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. Where a document also refers to an intermediary, the relationship between the intermediary and Lloyd’s underwriters must be made clear on the face of the document.

Lloyd’s Underwriters logos



The Arms of Lloyd’s



Contact details

To request the logos, or if you have any further questions, please contact marketing@lloyds.com

