



Our Downstream policy provides cover for refineries, petrochemical, heavy fractionation, fertilizer plants and hydrogen plants. It includes the associated assets involved in the transmission, distribution and storage of refined products.

With specialist underwriters, engineers and dedicated claims handlers, we provide underwriting and risk management expertise, breadth of cover and professional claims service.

We have underwriting presence in London, Asia-Pacific and the Middle East, providing customers with global expertise that is delivered locally.

Our energy portfolio has grown steadily since 2017, building on deep technical expertise and dependable capacity. With established strength in upstream and midstream, we offer integrated insurance solutions across the full energy value chain, delivered by a team equipped to meet the evolving needs of our clients.

Target markets

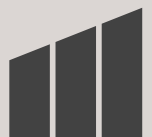
- Refineries
- Petrochemical
- Heavy fractionation
- Fertilizer plants
- Hydrogen plants

Capacity

- USD \$200M – Company
- USD \$150M – Lloyd's

Coverage

- Property damage
- Business interruption
- Risk engineering
- Pre-operational and operational
- Client facing support during testing and commissioning



Distribution

Our policies are distributed direct and via brokers through open market agent/retail/wholesale models, including on a reinsurance, surplus lines and delegated authority basis.

Locations

Our policy is distributed worldwide (incl. North America, Europe, Middle East and Asia). We have underwriting presence in London, Singapore and Dubai.

Wordings

We use market standard all risks wordings on a subscription market basis, which can be tailored to clients' specific needs when led by Markel on a subscription market basis.




Stamps

We use MIICL, MISE, Syndicate 3000 and LBS.

Europe

We cover EEA and non-EEA risks.

Appetite

	 Target	 Will consider	 Polite decline
Primary and Excess of Loss	<ul style="list-style-type: none"> – Critical natural catastrophe cover – First year operations – Specialty chemicals – Manufacturing risks 	<ul style="list-style-type: none"> – Critical natural catastrophe cover – First year operations – Specialty chemicals – Manufacturing risks 	<ul style="list-style-type: none"> – EAR – Standalone CAT – Standalone business interruption – Standalone power generation

No appetite for EU / US sanctioned territories

Contact

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Confidence in claims

We see ourselves as enterprising but measured, delivering insurance solutions that are effective as well as innovative, and listening carefully and working transparently with our business partners and clients. At the heart of everything we do is an unshakeable commitment to fairness and respect. We meet client needs with confidence because we're driven by a long history of industry leadership and expertise.



Whether you are a business, organisation or individual, when the unexpected happens, we are passionate about getting you back on track.

Contact details and information about our claims service can be found here:

[markel.com/claims](https://www.markel.com/claims)