

LLOYD'S COVERHOLDERS BRAND GUIDELINES

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INTRODUCTION

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

Why is it important to apply these guidelines?

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.

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

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

QUICK QUESTIONS

Who are these guidelines for?

Approved Lloyd's coverholders.

What is a Lloyd's coverholder?

Lloyd's underwriters may delegate their authority to enter into contracts of insurance to an intermediary known as a 'coverholder'. In such circumstances the coverholder acts as an agent of the Lloyd's underwriters (rather than as an agent of the policyholder).

How do we write about Lloyd's and also our relationship with Lloyd's?

You may refer to Lloyd's on your general and product promotional material. Please see Part One for more information on how exactly you may refer to Lloyd's.

Which logos can I use?

Promotional Material

Coverholder at

You may use the Coverholder at Lloyd's logo on the homepage of your website, business cards and letterheads. You may also use it on product promotional material where the product has been 100% underwritten at Lloyd's.

Insurance policies and documentation



You can use both the Lloyd's logo and The Arms of Lloyd's on official insurance documentation.

NB: 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, then the relationship between the intermediary and Lloyd's underwriters must be made clear on the face of the document.

How should the logos look?

Please see Part Two for examples.

Where can I get the logos from?

Please email marketing@lloyds.com to request the logos or The Arms of Lloyd's.

Please do not simply copy and paste the logos or The Arms of Lloyd's.

PART ONE: HOW MAY I DESCRIBE MY RELATIONSHIP WITH LLOYD'S?

1.1 REFERRING TO LLOYD'S

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.

How may I refer to my relationship with Lloyd's?

General promotional material

May we use the Lloyd's name to promote our company?

Yes. Either statement below may be used when describing your relationship to Lloyd's.

- **[YOUR COMPANY NAME], coverholder at Lloyd's**
- **[YOUR COMPANY NAME], insurances arranged at Lloyd's**

May we incorporate Lloyd's into our company name?

No. You should use the statement that clarifies your organisation's relationship with Lloyd's.

Product promotional material

May we use the Lloyd's name when promoting an insurance product?

Yes. When promoting a product underwritten at Lloyd's, please make it clear who the insurers are and use the appropriate line below:

Products 100% underwritten at Lloyd's

- *Underwritten by certain underwriters at Lloyd's, or*
- *Underwritten by certain underwriters at Lloyd's as listed...*

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, [NAME 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 Coverholder at Lloyd's logo to promote the product.

1.2 ABOUT LLOYD'S

If you would like to include a few sentences about Lloyd's on your promotional material, you may use the following text:

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks.

Around 80 syndicates are underwriting insurance at Lloyd's, covering all classes of business. Together they interact with thousands of brokers daily to create insurance solutions for businesses in over 200 countries and territories around the world. Lloyd's insures the majority of FTSE 100 and Dow Jones industrial average companies.

Lloyd's enjoys strong financial security supported by excellent ratings. Visit www.lloyds.com for more information.

PART TWO: HOW MAY I USE THE LLOYD'S LOGO?

2.1 PROMOTIONAL MATERIAL

Coverholder at

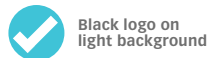
You may use the Coverholder at Lloyd's logo on the homepage of your website, business cards and as a 'footer' on your letterheadings. You may also use it on product promotional material where the product has been 100% underwritten at Lloyd's.

Please email marketing@lloyds.com to request the Coverholder at Lloyd's logo. Please do not simply copy and paste the logo.


'Black logo' and 'white logo'

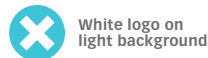
There are two versions of the Coverholder at Lloyd's logo:

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



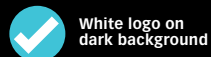
Black logo on light background

Coverholder at 




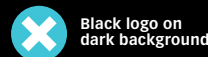
White logo on light background

LLOYD'S



White logo on dark background

Coverholder at 

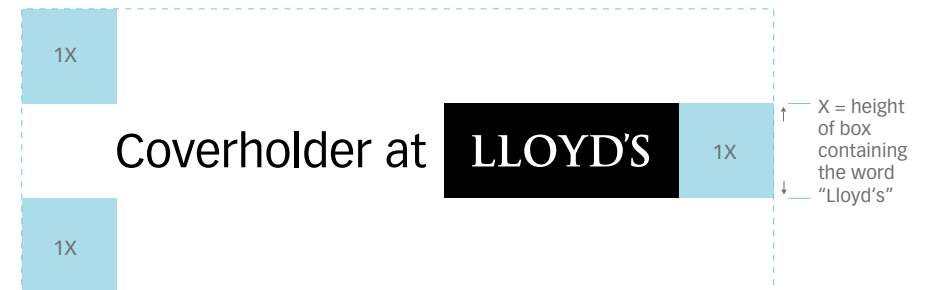


Black logo on dark background

LLOYD'S

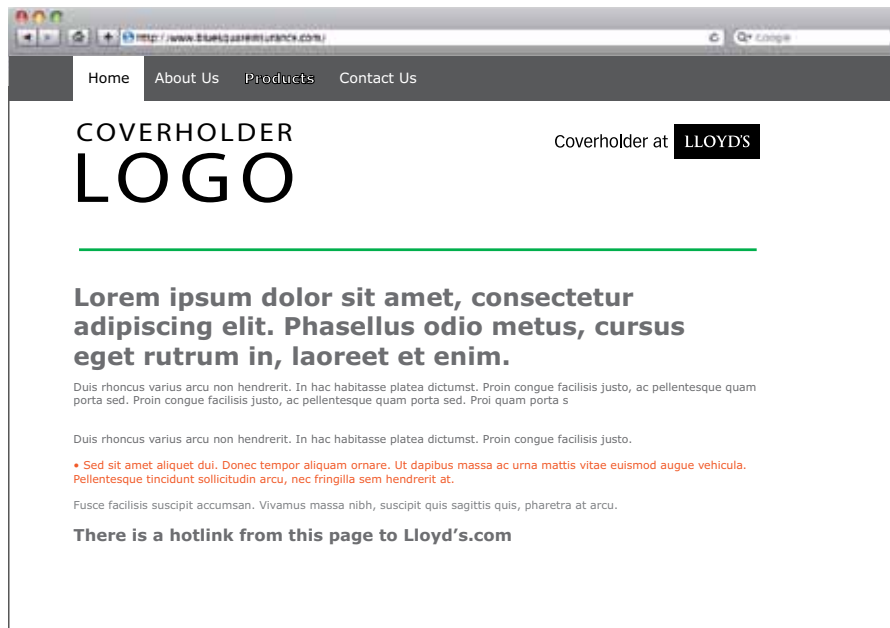
Minimum clear space

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



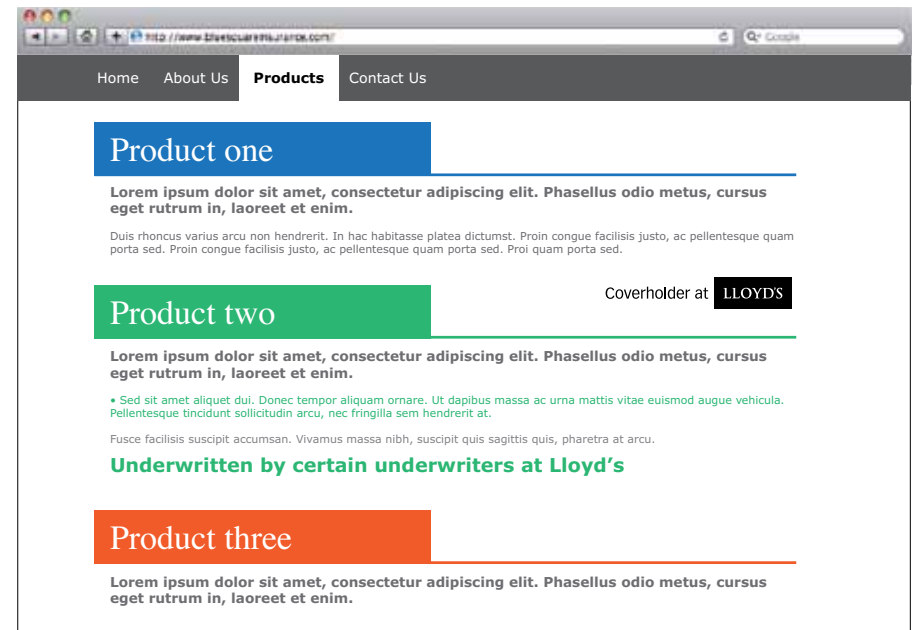
Note: In a number of jurisdictions (including the US) there are strict rules that limit the extent to which Lloyd's and products underwritten by Lloyd's underwriters can be promoted. This may include restrictions or references to Lloyd's and on references to the association of Lloyd's with particular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

EXAMPLES



Homepage (web)

You may add the Coverholder at Lloyd's logo to the homepage of your website.



Product page (web)

You may also add it, along with the written reference to Lloyd's, on pages which promote products which 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.



Letterheads

The Coverholder at Lloyd's logo can be used as a 'footer' on your letterheadings. The placement of the Coverholder at Lloyd's logo should always be bottom right-hand corner. An example is shown above.

Option one

Front



Back



Option two

Single sided



Business cards

The Coverholder at Lloyd's logo can be used on business cards. The placement of the Coverholder at Lloyd's logo is flexible across business cards. Some examples are shown above.

2.2 INSURANCE POLICIES AND DOCUMENTATION

Lloyd's logo



The Arms of Lloyd's



The Lloyd's logo and The Arms of Lloyd's may **only** be used on insurance policy documentation. It may not be edited or changed in any way.

NB: 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.

For details of Lloyd's requirements with regard to issuing 'combined certificates' (ie 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 www.lloyds.com/bulletins

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

Product One

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Product Two

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Product Three

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Product Four

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Product Five

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Underwritten by certain underwriters at Lloyd's.

Underwritten by certain underwriters at Lloyd's.

Product information

You may use the Coverholder at Lloyd's logo and make written reference to Lloyd's on products which 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.

FURTHER INFORMATION

To request the logos, or if you have any questions, please contact
MARKETING@LLOYDS.COM



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