



## **We are Lloyd's of sporting prowess**

Sport is no longer just a leisure activity. It's a worldwide commercial and political phenomenon. It attracts billions of spectators. It's played by some of the most talented and most famous people on the planet. And it's heavy with risk. But whether it's football, athletics, swimming, basketball, yachting, rugby, table tennis or martial arts, Lloyd's is on hand to provide cover.

### **We are Lloyd's of spectacular events**

For many, many years, organisers of the world's biggest sporting events have come to Lloyd's. With good reason. Take the Olympics, for example – an event that brings together some of the world's most famous and highly-paid sportspeople, huge crowds, major advertisers and a whole gamut of sponsors, all of whom will be relying on the event being a success.

It brings together a hugely complex accumulation of different types of risk: cancellation, postponement, transport, weather, injuries, the potential for natural disasters – even unforeseen political events. It's fair to say that, without the specialist expertise of Lloyd's underwriters, the sporting world would be a very different place.

### **We are Lloyd's of pounding adrenaline**

Kite surfing. Mountain biking. Bungee jumping. Hang-gliding. Mountain boarding. Sky diving. Some people simply can't get enough. And, as it goes, they have much in common with Lloyd's. Where others would see excessive risk, we see an opportunity to provide a new, unique type of insurance. That's why we offer specialist products to cover virtually any kind of sport – no matter how extreme.

### **We are Lloyd's of hamstrings and heartache**

When a star player falls to the ground in the middle of a football match, he's not the only one wincing in pain. Losing a major player is a huge issue for the world's top clubs – yet in a sport as fast-paced and competitive as football, it's an event that happens all too often.

Insuring against such a risk isn't simple. Injury can occur from an impact. It could occur through continual overuse of muscles. It could happen in an unexpected accident miles away from the training field. And these days, the money involved is often mind-boggling. With clubs such as Manchester United paying out around £43m in wages per year, it's important that the right level – and extent – of cover is found. So that, if the physio's famed yellow sponge doesn't do the trick, everyone concerned can at least have one less thing to worry about.

**We are Lloyd's of leg byes and googlies**

On 29 August 1882, something extraordinary happened. England lost to Australia on home soil. A day later, the Sporting Times carried a mock obituary to English cricket, saying that "the body will be cremated and the ashes taken to Australia". A year on, England won the series, so Australia presented the team with an urn containing the burnt remains of a bail.

Over the years, the Ashes has become a priceless symbol of sporting rivalry. So when, in 2006, the urn went on a tour of Australia, several questions had to be asked by those underwriting the risk. What security was in place for the transit? Would a duplicate be used in more "risky" environments? Where would it be housed? In the event, the urn travelled on its own business-class seat, was under constant guard by three MCC staff, and was placed in a bullet-proof case on arrival. Not bad for something that's only made out of terracotta.

**We are Lloyd's of come on you blues!**

Sometimes, it's the people off the field who take the limelight – and not always for the right reasons. With any big gathering of people, risks surface: the risk of violence, injury, or even an act of terrorism. Risks, in other words, that can't be ignored.

Organisers are taking greater and greater measures to tackle them. Every ticket sold for the 2006 football World Cup in Germany, for example, included personal injury insurance, which protected the spectators should anything happen to them inside the stadium either before, during or after matches.

**We are Lloyd's of torrential downpours**

In the run-up to one of the semi-finals of the 1995 Rugby World Cup in South Africa, a fierce rainstorm had been raging. As a result, the pitch became dangerously waterlogged, and there were fears that players could drown at the bottom of rucks if the surface wasn't adequately cleared before the match. There was no other option but to delay it.

In 2007, there were no major set-backs in the tournament. However, if there is one thing you can rely on to be unpredictable, it's the weather; and for organisers of some of the biggest events in the world, unpredictability isn't an option. Fortunately, that's something Lloyd's can tackle with ease.

**We are Lloyd's of game, set and match**

The strawberries and cream. The five-set thrillers. The habitual fever and disappointment of the British tennis fans. Wimbledon is simply one of the most iconic sporting events in the world. Tickets for it are often extremely hard to come by – and in some cases, very expensive. So, with all the risks associated with such an event, what happens if one of the days – or even the whole tournament – is cancelled? Insuring against having to offer compensation for such events is something we do all the time; so, thankfully, Lloyd's has it covered.