

Griffin Underwriting

Maritime Plus Kidnap, Extortion, Products Extortion, Detention and Hijack Insurance

In this Policy words and phrases that appear in bold type have the special meaning as defined in the section headed DEFINITIONS at the end of this Policy.

This is the **Assured's** insurance Policy which is established on the basis of the declarations and representations made and documents furnished (including the proposal form) by the **Assured** and the **Assured's** agent(s) or any **Insured Person(s)** to the Underwriters, all of which constitute an integral part of this contract of Insurance.

Combined with the Schedule this Policy contains the full insurance terms, conditions, definitions and limitations. For security reasons the Schedule is issued as a separate document and is not attached to the Policy wording. Please read both documents carefully and keep them safe.

If the **Assured** shall make any claim knowing it to be false or fraudulent in any respect this Insurance shall become void and all claims hereunder shall become forfeited.

Reference to the Schedule determines the Limits of Liability, Co-Insurance, **Excess**, Premium and Period of Insurance that apply.

We waive all rights of subrogation against other marine and/or marine war risks policies.

THE ASSURED IS REQUESTED TO **READ THIS POLICY**.
IF IT IS INCORRECT, PLEASE RETURN IT IMMEDIATELY TO THE
BROKER OR AGENT FOR ALTERATION.

SHOULD AN **INSURED EVENT** OCCUR OR IF ONE IS BELIEVED TO HAVE OCCURRED,
UNDERWRITERS' ADVISERS MUST BE CONTACTED ON THE FOLLOWING TELEPHONE
NUMBER:

24 Hour Emergency Telephone Number

London +44 (0) 207 183 3807

IN ALL COMMUNICATIONS THE POLICY NUMBER SHOULD BE QUOTED

Insuring Clause

In consideration of the payment of the Premium specified in the Schedule, and subject to the terms, limitations, Conditions and Exclusions below, the Underwriters agree to indemnify the **Assured** in respect of **Insured Losses** sustained directly because of **Insured Events** which occur during the Period of Insurance.

Insured Losses

1. **Ransom** which has been surrendered under duress. In the case of marketable goods or services, the Underwriters will pay the actual cash value of the goods or services at the time of surrender.
2. The loss in transit of a **Ransom** by actual destruction, disappearance, or wrongful abstraction while being conveyed by the order of such persons as have demanded it by any person who is duly authorized to do so by the **Assured** or an **Insured Person**.
3. The fees and expenses of the Underwriters' Advisers following and for the duration of an **Insured Event**.
4. Additional expenses being expenses necessarily incurred following and for the duration of an **Insured Event**, by the **Assured** or an **Insured Person(s)** and which shall comprise:
 - a. fees and expenses for an independent negotiator engaged by the **Assured** with the prior authorization of the Underwriters;
 - b. fees and expenses of an independent public relations consultant and/or interpreter;
 - c. costs of travel and accommodation incurred by the **Assured** or an **Insured Person**;
 - d. fees for independent psychiatric care and/or medical care incurred within twenty four months following the **Insured Event**;
 - e. fees for independent legal advice incurred during the negotiations and prior to the release of the **Covered Person(s)**. Documentation evidencing such fees to be submitted to Underwriters within 30 days following the release of a **Covered Person(s)**. Excluding all legal fees pertaining to any dispute with Underwriters arising from any suit for damages brought by or against Underwriters.
 - f. reward paid by the **Assured** or **Insured Person** to an **Informant** for information which leads to the arrest and conviction of parties responsible for an **Insured Event**
 - g. **Personal Financial Loss** suffered by an **Insured Person** solely as a direct result of the physical inability to attend to personal financial matters while a victim of a **Kidnap, Extortion, Detention** or **Hijack**;
 - h. 100% of a kidnapped, detained or hijacked **Insured Person's** gross salary including bonuses, commissions, cost of living adjustments, foreign tax reimbursements, pension and/or welfare contributions and allowances, which were contractually due at the time the **Insured Event** occurs;
 - i. 100% of the gross salary including bonuses and allowances for a temporary replacement of a kidnapped, detained or hijacked **Insured Person** for the duration of the **Kidnap** and/or **Detention** and/or **Hijack** and 30 consecutive days thereafter, up to but not exceeding the kidnapped or detained or hijacked **Insured Person's** salary at the time of the **Kidnap** and/or **Extortion** and/or **Hijack** occurs;

- j. the costs incurred by the **Assured** for the salaries of employees specifically designated to assist in negotiating on any **Insured Event** not to exceed the employee's base rate of pay. All other reasonable expenses solely and directly incurred in connection with such negotiations will be paid in addition, provided that the **Assured** forwards an itemised account of such employee's time, services and expenses;
 - k. sums payable by way of interest on loans raised specifically to meet a **Ransom** and in respect of amounts subsequently reimbursed hereunder, for up to seven days after the **Assured** receives reimbursement of the **Ransom** from the Underwriters;
 - l. fees and expenses of security guards temporarily retained solely and directly for the purpose of protecting **Covered Persons** located in the country where an **Insured Event** has occurred and on the specific recommendation of the Underwriters' Adviser(s);
 - m. costs of communication equipment, recording equipment and advertising incurred solely and directly to obtain the release of a kidnapped **Covered Person**;
 - n. reasonable fees and expenses of independent forensic analysts engaged by the **Assured**;
 - o. the reasonable costs of cosmetic or plastic surgery, which is required to correct any permanent disfigurement sustained by a **Covered Person** solely and directly as a result of an **Insured Event**;
 - p. Such reasonable costs and expenses, including but not limited to bunkers, demurrage, warehousing and port expenses, incurred solely and directly as a result of a **Hijack** or Kidnap and including
 - i) the reasonable costs incurred and paid to the port authorities following the release of a **Hijacked Insured Vessel(s)**, for such vessel(s) calling at an unscheduled port solely and directly as a result of such Insured Event and up to but not exceeding 21 consecutive days of such **Hijack** ending
 - ii) The cost of fuel oil used by a **Hijacked** insured vessel(s) solely and directly as a result of and only for the duration of such Insured Event.
 - q. rest and rehabilitation expenses including meals and recreation incurred by the **Kidnap** and/or **Detention** and/or **Hijack** victim and a spouse and/or children incurred within six months following the release of a **Kidnap** and/or **Detention** and/or **Hijack** victim. The Underwriters' liability shall not exceed the amount shown in item (iv) of the Schedule;
 - r. all other reasonable expenses incurred by the **Assured** or **Insured Person(s)** in negotiating the release of the victim, but only with the prior written approval of the Underwriters.
5. **Personal Accident** which means **Loss of Limb, Loss of Sight, Loss of Extremity, Permanent Total Disablement** or Death sustained by the **Covered Person(s)**, as a result of an **Injury** provided that such **Injury** causes his or her death or disablement within 12 calendar months from the date of the **Injury**. The Sums Insured shall be those specified under Limits of Liability (v).of the Schedule.
6. Legal Liability, being awards and judgements imposed upon and paid by the **Assured** as the result of an action for damages brought by, or on behalf of, either **Covered Person(s)** or his or her legal representative or shareholders solely and directly as a result of a **Kidnap, Extortion, Detention** or **Hijack**:

- a. the **Assured** shall neither admit any liability for nor settle any claim, nor incur any costs or expenses without the prior authorisation of the Underwriters;
- b. the Underwriters shall have the right to defend any such suit against the **Assured** and may make whatever investigation and settlement of any claim or suit they deem expedient and the law allows, and the **Assured** shall co-operate fully with the Underwriters in all things.

Defence costs incurred by the Underwriters, or with their prior authorisation, are payable in addition to the limit for Legal Liability. However, if the total amount for all awards and judgements to which such costs refer exceeds the limit, this policy shall pay only that proportion of defence costs which the limit bears to the total of such awards and judgements.

Conditions

1. When an **Insured Event** has occurred or is believed to have occurred, the **Assured** must:
 - a. immediately inform the Underwriters and the Underwriters' Adviser(s) and provide whatever information is required as soon as is practicable;
 - b. inform, or allow the Underwriters' Advisors to inform the appropriate authorities responsible for law enforcement in the country where an **Insured Event** has occurred of the **Ransom** demand as soon as is practicable having regard for the personal safety of the Covered Person(s);
 - c. before agreeing to the payment of any **Ransom** make every reasonable effort to:
 - (i) determine that the **Insured Event** has actually occurred and that it is not a hoax;
 - (ii) ensure that a senior official of the **Assured** agrees to the payment of the **Ransom**;
 - d. when requesting the indemnification of a **Ransom** under this Insurance, be able to demonstrate that such **Ransom** had been surrendered under duress.
2. Following an Insured Event the services of the Response Consultants will be available to the Assured at no charge and on a priority basis to provide advice and assistance in the handling of the Insured Event for as long as required.
3. Under Insured Losses paragraph 5 Personal Accident the following conditions apply:
 - a. any **Covered Person** who suffers an **Injury** which causes or may cause disablement within the meaning of the Policy must place himself or herself under the care of a qualified medical practitioner approved by the Underwriters as early as possible after the **Injury**;
 - b. the Underwriters will not be liable to pay compensation unless the medical advisers (appointed by the Underwriters) is allowed as often as thought necessary to examine the **Covered Person**;
 - c. the total sum payable in respect of any one or more **Insured Events** shall not exceed in all the largest Benefit per **Covered Person** under any one of the items (i) to (v) of the Personal Accident benefits stated in the Schedule.
 - d. if an **Insured Event** causes the death of the **Covered Person** within 12 months following the date of the **Insured Event** and prior to the definite settlement of the benefit for disablement, within the meaning of this Insurance, there shall be paid only the benefit provided for in the case of death;

- e. if a **Covered Person** disappears during the Period of Insurance and such **Covered Person's** body is not found within 6 months after such **Covered Person's** disappearance and sufficient evidence is produced satisfactory to the Underwriters that leads the Underwriters inevitably to the conclusion that such **Covered Person** sustained death solely and directly as a result of an **Insured Event**, the Underwriters will pay the death benefit under this Insurance provided that the person or persons to whom such a sum is paid shall sign an undertaking to refund such sum to the Underwriters if the **Covered Person** is subsequently found to be living.
4. The Assured must use due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any Insured Loss(es).
5. The Assured and Insured Person(s) must, at all times, use their best efforts to ensure that knowledge of the existence of this Insurance is restricted as far as possible.
6. The Assured and the Covered Person must provide all necessary evidence and complete, sign or seal all papers required by the Underwriters to recover compensation or secure an indemnity from any third party in respect of any loss or damage. If the Underwriters instigate proceedings in the name of the Assured or in the name of a Covered Person, any monies thus received will belong to the Underwriters.
7. The Underwriters' liability under this Insurance will in all cases be limited to the amount shown in the Schedule. The Underwriters' liability will not be increased because:
 - a. the **Assured** may comprise or include more than one legal entity. If more than one legal entity is named under this Policy, only the first-named will have any right to make, adjust, receive or enforce payment of any claim;
 - b. of renewal of this Policy. The Underwriters' liability will not be cumulative from one Period of Insurance to another;
 - c. of any other reason whatsoever.
8. This Policy may be cancelled by the Underwriters solely as a result of non payment of premium by the Assured. In such an event the Underwriters will mail written notice of not less than 30 days of the effective date of cancellation and earned premium due will be calculated on a pro rata basis.
9. No assignment of the Assured's interest hereunder shall be binding on the Underwriters.
10. Notice to any agent or knowledge possessed by any agent or by any other person will not effect a waiver or a change in any part of this Policy on or prevent the Underwriters from asserting any right under this Policy. The terms of this Policy will not be waived or changed except by written endorsement to form part of this Policy.
11. Failure by the Underwriters either to exercise or enforce any rights in this Insurance will not be deemed to be a waiver of such rights nor operate to bar the exercise or enforcement of them at any time afterwards.
12. It is a condition precedent to the liability of Underwriters under this Insurance that the Assured shall communicate fully and without exception with the Response Consultants at all times following an Insured Event.
13. This Insurance shall terminate automatically at the time of an Insured Vessel changing flag unless The Underwriters agree to such change in writing and any amended terms of cover and any additional premium required by the Underwriters be agreed.
14. The Underwriters have relied on the proposal form and all other information provided in connection with such form in deciding to accept this Insurance and in determining the terms of such acceptance. The Assured must ensure that all statements in the proposal form or any other

documentation are accurate and that the Assured, the Assured's agent(s) or any Insured Person(s) have not withheld any material fact(s), otherwise this Insurance may be avoided.

15. The following conditions apply to gross salary:
- (i) at the time an **Insured Event** occurs the **Insured Person** and the **Insured Person** employer shall have entered into a written contract of employment and that, subsequent to the occurrence of the **Insured Event** the **Insured Person's** employer shall have failed to honour his obligations to pay gross salary to the **Insured Person** under the contract of employment.
 - (ii) The liability of Underwriters shall be limited to gross salary payments which the **Insured Person's** employer owes to the **Insured Person** and which is not paid to the **Insured Person** during the period when such **Insured Person** suffers a **Kidnap** or **Detention**, or in the case of **Detention**, 60 months has expired, whichever the earlier.
16. The proper and exclusive law of this insurance shall be English Law. Any disputes arising under or in connection with it shall be subject to the exclusive jurisdiction of English Courts.
17. A person who is not a party to this Insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Insurance; but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Exclusions

The Underwriters will not be liable in respect of physical loss or damage that is or but for the existence of this Insurance would be covered under any other insurance(s) whether purchased or not, specifically but not limited to any coverage under Hull and Machinery, Protection and Indemnity, Freight Demurrage and Defence and War Risks insurances. Further, the Underwriters will not be liable for any loss(es) caused by, arising from or attributable to any of the following:

1. the surrender of a Ransom in any face to face encounter involving the use or threat of force or violence, unless surrendered by a person who is in possession of such Ransom at the time of such surrender for the sole purpose of conveying it to pay a previously communicated Ransom demand;
2. the surrender of a Ransom either at the location where the Kidnap of one or more Covered Persons occurs or where the Extortion demand is first made, unless brought to such location after receipt of the Ransom demand for the sole purpose of paying the Ransom demand;
3. the surrender of goods or cash being transported by any vessel covered under this Insurance for use as Ransom;
4. in respect of Kidnap, Extortion, or Hijack only, a fraudulent or criminal act of the Assured, a director, officer or employee of the Assured, or an Insured Person or Covered Person or any of their agent(s), whether acting alone or in collusion with others;
5. the Assured or any Covered Person(s) taking part in the operations of any governmental or private police, guard, security or armed forces;
6. In respect of Detention only:
 - a. a **Detention** which is for a period of fewer than twenty four hours;

- b. any act or alleged act by the **Assured** or an **Covered Person** as defined in paragraphs 2 and 3 of the definition, resident with the **Insured Person** which would be a criminal offence if committed by the same party in the State or Country where its headquarters are located or of which he or she is a national, unless the Underwriters determine that such allegations were unintentionally false, fraudulent and malicious and made solely and directly to achieve a political, propaganda or coercive effect upon or at the expense of the **Assured** or the victim of the **Detention**;
 - c. failure of the **Assured** or an **Insured Person** properly to procure or maintain immigration, work, residence, travel or similar visas, permits or other documents;
 - d. a **Detention** undertaken by an **Insured Person(s)** or an agent thereof.
7. the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials; nuclear reaction, nuclear radiation or radioactive contamination.;
8. This Insurance shall not cover losses which would normally be insured under a standard Hull and Machinery, Protection and Indemnity, Freight Demurrage and Defence or War Risks policy whether purchased or not.

Definitions

Assured As specified in the Schedule.

Assured's Premises means that portion of any real property which is occupied by the **Assured** in the conduct of the **Assured's** business.

Assured's Products means products of the **Assured** in the conduct of the **Assured's** business.

Computer System A computer and all input, output, processing, storage and communication facilities and equipment which are connected to such a device and which the operating system or application software used by the **Assured** are under the **Assured's** direct operational control. Off-line media libraries are deemed to be part of said **Computer System**.

Computer Virus means a set of unauthorized instructions, programmatic or otherwise, that propagate themselves through the **Assured's Computer System** and/or networks, which instructions were designed to modify, alter, damage, destroy, delete, contaminate or degrade the integrity, quality, or performance of data, computer application software, computer network, or computer operating system and related software.

Covered Person means:

1. an Insured Person and/or
2. the spouse or a relative or a lineal descendant or a living ancestor, including step-parents, step-children, foster children and adopted children, of either an **Insured Person** or the spouse of an **Insured Person** and/or
3. a guest or customer of the **Assured** whilst on the **Assured's Premises**, or on board any vehicle, aircraft or waterborne vessel owned or leased by the **Assured** or an Insured Person and/or a person who is temporarily employed for the sole purpose of negotiating and/or delivering a **Ransom**.

Detention means the holding under duress in the Geographical Limits specified in the Schedule of an **Insured Person**, or any **Covered Person** (as defined in paragraphs 2 and 3) resident with the **Insured Person**, for whatever reason and whether by authorities legally constituted in the place of custody or by others. With respect to salary payments only, Underwriters' liability shall be for a period of 60 months or until 30 days after the date on which the detention ceases, whichever occurs first.

Excess means the first amount of each and every loss for **Extortion**, up to the limit shown in the Schedule, for which no indemnity will be paid.

Extortion means the making of illegal threats either specifically to the **Assured** or to a **Covered Person** to:

1. kill, injure or abduct a **Insured Person(s)**, or
2. cause physical damage to or loss of an **Insured Vessel**, or
3. introduce a **Computer Virus** on board or connected with the **Insured Vessel** designed to damage, destroy or corrupt the **Assured's** computerized data,

by persons who then demand a **Ransom** as a condition of not carrying out such threats.

Hijack means the illegal holding under duress for a period in excess of six hours of

- i. an **Insured Vessel** and/or
- ii. a Covered Person whilst travelling on an aeroplane, vehicle or watercraft.

Informant means a person providing information not otherwise available and solely in return for a monetary payment by the **Assured**.

Injury means identifiable physical injury occasioned by visible, violent and external means sustained during **Kidnap** or **Detention** or **Hijack** and/or attempted **Kidnap**, **Detention** or **Hijack**.

Insured Event means a **Kidnap** or **Extortion** or **Detention** or **Hijack** or a series of connected **Insured Events**. If it is evident from the demand that a **Kidnap** and/or **Extortion** and/or **Detention** and/or **Hijack** is or was carried out in furtherance of another **Insured Event** they shall be deemed to be connected and to constitute a single **Insured Event**. Nevertheless there will be no cover under this Insurance in respect of a series of **Kidnaps** or **Extortions** or **Detentions** or **Hijacks** the first of which began before the Period of this Insurance.

Insured Person means those persons specified in the Schedule.

Insured Vessel means a vessel which has been declared to the Underwriters under this Insurance.

Kidnap means the illegal taking, in the Geographical Limit specified in the Schedule, and holding captive of one or more **Covered Person(s)** by persons who then demand specifically from assets of the **Assured** or the assets of an **Insured Person** a **Ransom** as a condition of the release of such captive(s).

Loss of Extremity means the permanent physical separation of the whole or part of a digit or whole or part of an ear, nose or genital organ by deliberate mutilation.

Loss of Limb means loss by separation of a hand at or above the wrist, or a foot at or above the ankle.

Loss of Sight means loss of sight of one or both eyes that is certified by a qualified medical practitioner specializing in ophthalmology and approved by Underwriters as being entire and irrevocable.

Permanent Total Disablement means disablement which entirely prevents a **Covered Person** from attending to every aspect of his normal business or occupation for a period of 12 calendar months and at the end of such period, is certified by two qualified medical practitioners approved by Underwriters as being beyond hope of improvement. If the **Covered Person** has no business or occupation the disablement must confine him/her immediately and continuously to the house and disable him/her from attending to his/her normal duties.

Personal Financial Loss means loss suffered by an **Insured Person** solely as a direct result of the physical inability of a **Kidnap** or **Extortion** or **Detention** or **Hijack** victim to attend to his/her personal financial matters;

Products Extortion: means the making of illegal threats to the **Assured** or the production of publicity that the **Assured's Products** will be or have been contaminated, polluted, or rendered sub-standard, by persons who demand a Ransom from the **Assured**, either:

1. as a condition of not carrying out such threats, or

2. before providing further information about the **Assured's Products** affected.

Ransom means cash and/or marketable goods or services surrendered or to be surrendered by or on behalf of the **Assured** or **Insured Person(s)** to meet a **Kidnap**, or **Extortion** or **Products Extortion** demand.

Response Consultants As named or specified in the Schedule.

Seamen means any one or more persons including but not limited to the master, officers and crew, engaged or employed in any capacity under the terms of a crew agreement or other contract of service or employment to serve on board the **Insured Vessel**.

Suit means a civil proceeding in which damages to which this Insurance applies are alleged. **Suit** includes an arbitration proceeding alleging such damages to which The Assured must submit with The Underwriters' consent.

Complaints

In the event of a complaint concerning any aspect of this insurance please contact The Complaints Officer, Griffin Underwriting Cell in writing, quoting the policy number, the **Assured's** name and the date the **Assured's** policy incepted, with full details of the circumstances of the complaint.

Address

Second Floor
St Andrews House
Le Bordage
St Peter Port,
Guernsey
GY1 1BR
UK

Special Conditions

- | 1. Benefits per Covered Person | % of Capital Sum Insured |
|----------------------------------------|--------------------------|
| i. Death | 100% |
| ii. Loss of Limb(s) | 100% |
| iii. Loss of sight of one or both eyes | 100% |
| iv. Permanent Total Disablement | 100% |
| v. Loss of Extremity | 50% |
-
- | | |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2. Warranted: | 1. Griffin Underwriting to be advised prior to all Gulf of Aden transits.
2. The Insured Vessel(s) remains within the trading limits as agreed by Griffin Underwriting |
| 3. Excluding: | Tugs, barges and vessels under tow. Vessels carrying a cargo of arms, weapons, ammunition or military equipment. Unless noted and agreed in advance by Griffin Underwriting and at additional terms and conditions agreed. |
| 4. Trading Area: | World-wide but excluding transits in listed areas as per JWLA 012 dated 25 th November, 2009 and amendments thereafter. No coverage for transits within 250 nautical miles of the East Coast of Somalia (or as may be amended from |

time to time) without prior agreement of Griffin Underwriting and at terms to be agreed.

- Vessels or craft are not to approach within 100 nautical miles of the Socotra archipelago.
- Vessels or craft are to stay at least 40 nautical miles to the north of Somalia when transiting the Gulf of Aden.

The ship's logs and/or books and/or records of the Assured, in so far as they relate the cover provided by this Insurance and to voyages which are the subject of this Insurance, shall at all reasonable times be open to inspection by a duly authorised representative of Griffin Underwriting.

5. Conditions

1. If an insured event occurs the designated Griffin consultant will be made available to the Assured to provide advice and assistance on the handling of the incident.
2. Transits in listed areas per JWLA 012 dated 25th November, 2009 and amendments thereafter to be notified to Griffin Underwriting prior to inceptions of individual transits.
3. Vessels unable to achieve speeds of 13 knots at the time of transit and/or with a freeboard under 4 meters at the time of transit to be specially accepted at amended terms and conditions to be agreed.
4. Has the Owner of these vessels or associated vessels ever had a kidnap / piracy claim. ~~No previous threats or incidents in respect of the Insured Vessel(s) and/or Shipowner and/or Charterer in respect of each declaration prior to attachment.~~
5. The Underwriters will not be liable in respect of physical loss or damage that is or but for the existence of this Insurance would be covered under any other insurance(s) whether purchased or not, specifically but not limited to any coverage under Hull and Machinery, Protection & Indemnity, Freight Demurrage and defence and War Risks insurances.
6. All claims to be handled and settled by Griffin Underwriting

SHOULD AN INSURED EVENT OCCUR OR IF ONE IS BELIEVED TO HAVE OCCURRED THE UNDERWRITERS' ADVISERS MUST BE CONTACTED ON THE FOLLOWING TELEPHONE NUMBER:

+ 44 (0) 207 183 3807

This policy shall be governed by and construed in accordance with the law of England and Wales, and each party agrees to the exclusive jurisdiction of the courts of England and Wales.

This policy is issued in respect of the Griffin Underwriting Cell of the Company and the liability of the Company under this policy shall primarily be limited to the assets of the Griffin Underwriting Cell provided that if the assets of the Griffin Underwriting Cell are exhausted the Company's non-cellular assets (within the meaning of the Ordinance) shall also be available to Assured in order to satisfy any claim.

This policy is reinsured 100% with certain Underwriters at Lloyd's, London