

Transactional Liability

At Optio, we continue to specialise in the provision of transactional liability solutions in the SME space and have a proven track record for both innovation and first-class service levels. With a wealth of experience across a number of jurisdictions and sectors our transaction liability offering has become an essential tool for those deal professionals operating in the small to mid-cap space.

Optio will always work closely with brokers to ensure best-in-class service, developing insurance solutions that are relevant, comprehensive, and affordable to meet the client's needs.

1000+

deals in the SME space alone

45+

years combined M&A experience

SME

Single core product with sole focus on the SME market

Key Features



Policies and Capacity: **Primary** and **Excess** policies offered with limits of up to GBP/EUR 26m on a primary basis and GBP/EUR 23m on an excess basis.



Jurisdictions: European focus, including UK (particular interest in UK Regional M&A) Nordics, DACH, Benelux and Iberia. We can insure US, BVI, Cayman and Swiss entities buying in these jurisdictions.



Transaction Values: EV's up to GBP/EUR 250m (or currency equivalent) for operational targets and GBP/EUR 500m for Real Estate transactions. We can also look to offer capacity on an excess basis.



No mandated underwriting calls: we do not require an underwriting call as part of our processes.



Retention: nil excess available across all sectors.



Tax: increased appetite for affirmative cover and discrete tax risks. We can also look to offer capacity on an excess basis up to GBP/EUR 18m.



Insureds: both sell-side and buy-side policies available. Traditional sell-side with no VDD is available.



Security: 100% Lloyds of London A rated capacity.



Sectors: broad sectoral appetite, including financial services and care homes.



Fundamental Warranties: nil excess for title and capacity warranties on all transactions.



Synthetic Coverage: available on a case-by-case basis for an additional premium.



Policy Period: maximum of 7 years.

Contact Us:



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