



D&F Worldwide Property

Delivering shared success

As a mutual company, we focus not on shareholders and stock markets, but on our policyholders and partners. We take time to get to know your business and what you need from your insurance solution.

Our underwriting involves a thorough analysis of your risks, backed by a deep understanding of your industry, while our integrated underwriting, claims and risk management offers you a creative risk-transfer solution.

Solutions for your most complex risks

As a trusted lead provider of Direct and Facultative (D&F) Property insurance, our team offers comprehensive global protection for a broad range of occupancies. Our open-market portfolio is principally, but not limited to, primary coverage, encompassing both catastrophe and non-catastrophe perils.

Target occupancies include:

- Real Estate
- Manufacturing
- Light industrial
- Retail
- Hospitality
- Technology
- Food & Beverage

Drawing on over 100 years of combined industry experience, our underwriting team are responsive, resourceful, and empowered to make decisions quickly, offering a consistent approach. Our sophisticated underwriting capabilities enable us to maintain a high level of service to our broker partners and clients.



With you for the long term

Being a mutual means we're consistent and here for the long term. Our experienced teams are resourceful, responsive and empowered to make decisions quickly. You'll benefit from our technical underwriting capabilities, the strength of our relationships with our broker partners, and our unique approach to claims service.

Because what's good for you, is good for us.

Continuity in a changing world

We value long term partnerships with clients who show a good attitude to risk. Our culture of flexibility and transparency, where we prioritise doing the right thing, has enabled us to build long term relationships with such clients.

Your business doesn't stand still and neither do we. Supported closely by claims, catastrophe modelling and wordings expertise, we are constantly evolving our products and services, investing in people and resources, to enhance our global distribution network – bringing you continuity and reassurance in a changing world.

Claims confidence

Aligned with the Liberty Claims Charter, our London-based team has high levels of local settlement authority, supported by a global network of technical capability – designed to give you direct access to decision-makers and the benefit of experience anywhere in the world.

Recognised as a market leader, our strong technical expertise and the strength of our broker partnerships ensure we are always focused on handling your claim as quickly as possible.

Our claims team has long been a key factor in choice of insurer, and our outstanding reputation has enabled Liberty to lead the market through some of its most complex claims.

A sustainable future

Our purpose is to help people embrace today and confidently pursue tomorrow. To fulfil this purpose, we are committed to sustainability and careful consideration of environmental, social and governance (ESG) issues.

Insurance can be a force for good and we have a role in supporting the transition towards a low-carbon future. We are supporting Climate Transition Pathways, currently working to provide a number of benefits to companies with accredited transition plans, in addition to continued access to insurance capacity. For instance, we are exploring how to meet the challenge of the transition with longer-term and more expansive solutions.

Unlocking opportunities

With over a century of insurance experience, we've learned a thing or two about risk. We're dedicated to developing products and solutions for our clients, whether it's a variety of specialist coverages, a customised wording, or guidance on emerging exposures.

Talk to us about the trends we're seeing in your industry, and the products we offer to help protect your business:

- Terrorism
- Cargo
- Cyber
- Liability

Contact Us

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