

Lloyd's Coverholders Brand Guidelines

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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.

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.

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

Introduction

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

It is important to apply these guidelines, as 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



Defining your relationship with 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.

General promotional material

You may not incorporate Lloyd's into your company name. You should use the statement that clarifies your organisation's relationship with Lloyd's as below:

- [Your company name], coverholder at Lloyd's
- [Your company name], insurances arranged at Lloyd's

Product promotional material

You can use Lloyd's name in your promotional material, when promoting an insurance product underwritten at Lloyd's. Please make it clear who the insurers are and use the appropriate qualifying statement below:

Products 100% underwritten at Lloyd's

- Underwritten by certain underwriters at Lloyd's
- Underwritten by certain underwriters at Lloyd's, [Names of Lloyd's insurers]

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.

Please see the Legal Notice of use on page 02 of the document for local insurance regulatory guidelines.



Referring to Lloyd's

If you would like to include a few sentences about Lloyd's beneath your products underwritten at Lloyd's, please use the following text:

Lloyd's is the world's leading insurance and reinsurance marketplace. Through the collective intelligence and risk-sharing expertise of the market's underwriters and brokers, Lloyd's helps to create a braver world.

The Lloyd's market provides the leadership and insight to anticipate and understand risk, and the knowledge to develop relevant, new and innovative forms of insurance for customers globally.

It offers the efficiencies of shared resources and services in a marketplace that covers and shares risks from more than 200 territories, in any industry, at any scale.

And it promises a trusted, enduring partnership built on the confidence that Lloyd's protects what matters most: helping people, businesses and communities to recover in times of need.

Lloyd's began with a few courageous entrepreneurs in a coffeeshop. Three centuries later, the Lloyd's market continues that proud tradition, sharing risk in order to protect, build resilience and inspire courage everywhere.

Using the Coverholders at Lloyd's logo

You may use the Coverholder at Lloyd's logo for promotional material: for instance on your website homepage, corporate letterheads, and publications. It may also be used when promoting products that are 100% underwritten at Lloyd's. If you use the logo for product promotion, you must also use the relevant qualifying statement, (see page 03 about defining your relationship with Lloyd's).

Coverholder at Lloyd's logo

Coverholder at **LLOYD'S**

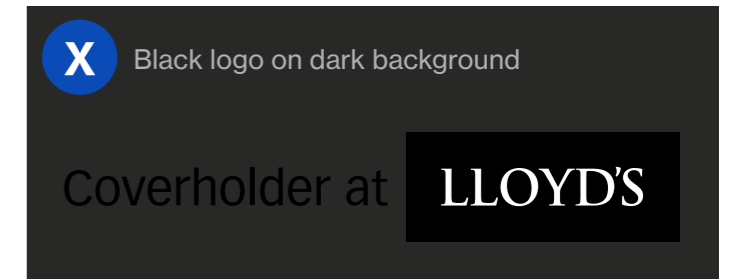
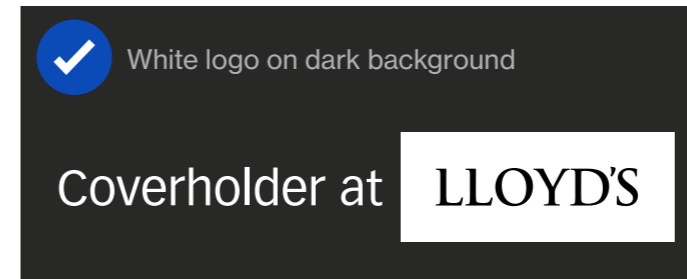
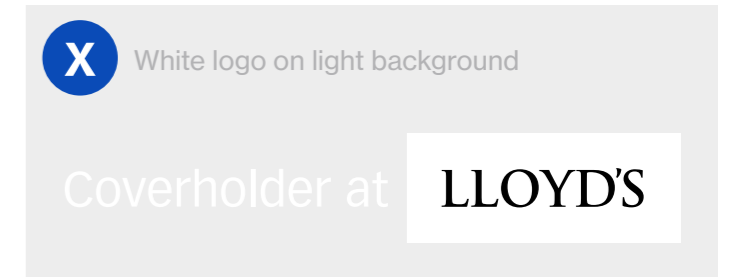
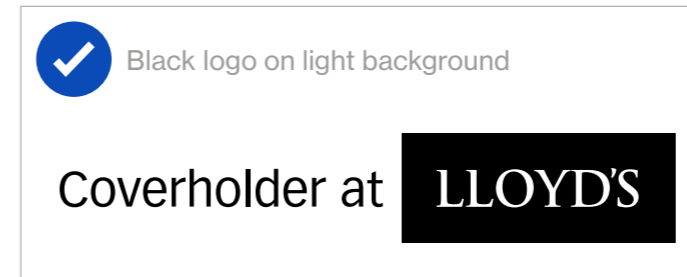
The logo must appear exactly as shown and must not be edited.

The Coverholder at Lloyd's logo should be requested via Lloyd's Marketing team at marketing@lloyds.com

'Black logo' and 'white logo'

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

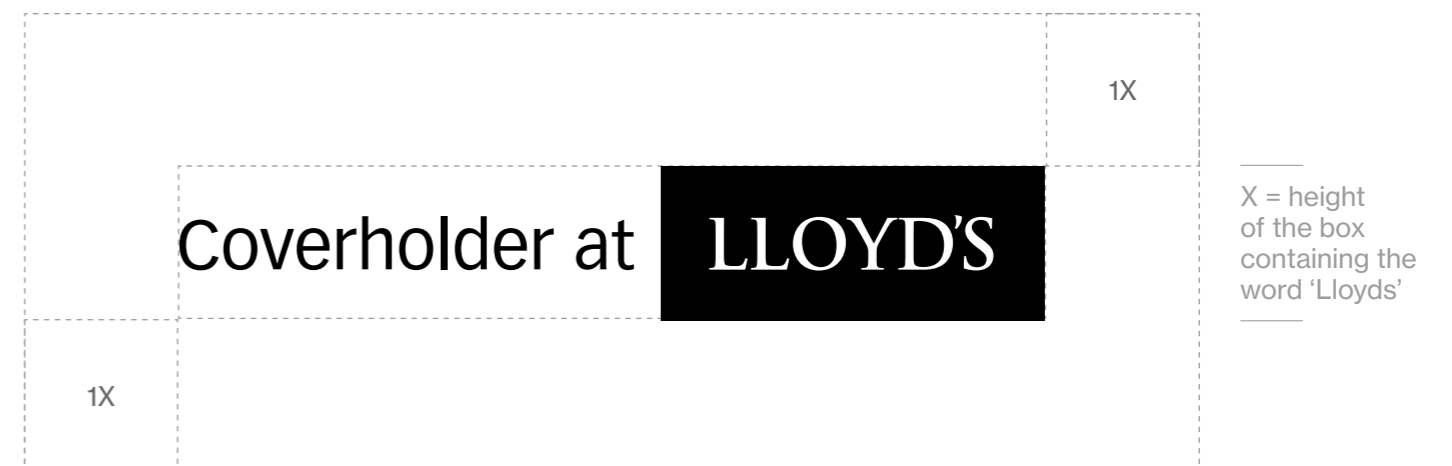
- The black logo is for use on light backgrounds
- The white logo is for use on dark backgrounds



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).

Minimum clear space area



Sizing

The Coverholder at Lloyd's logo may be used as required as long as the word Lloyd's is no less than 10mm across.

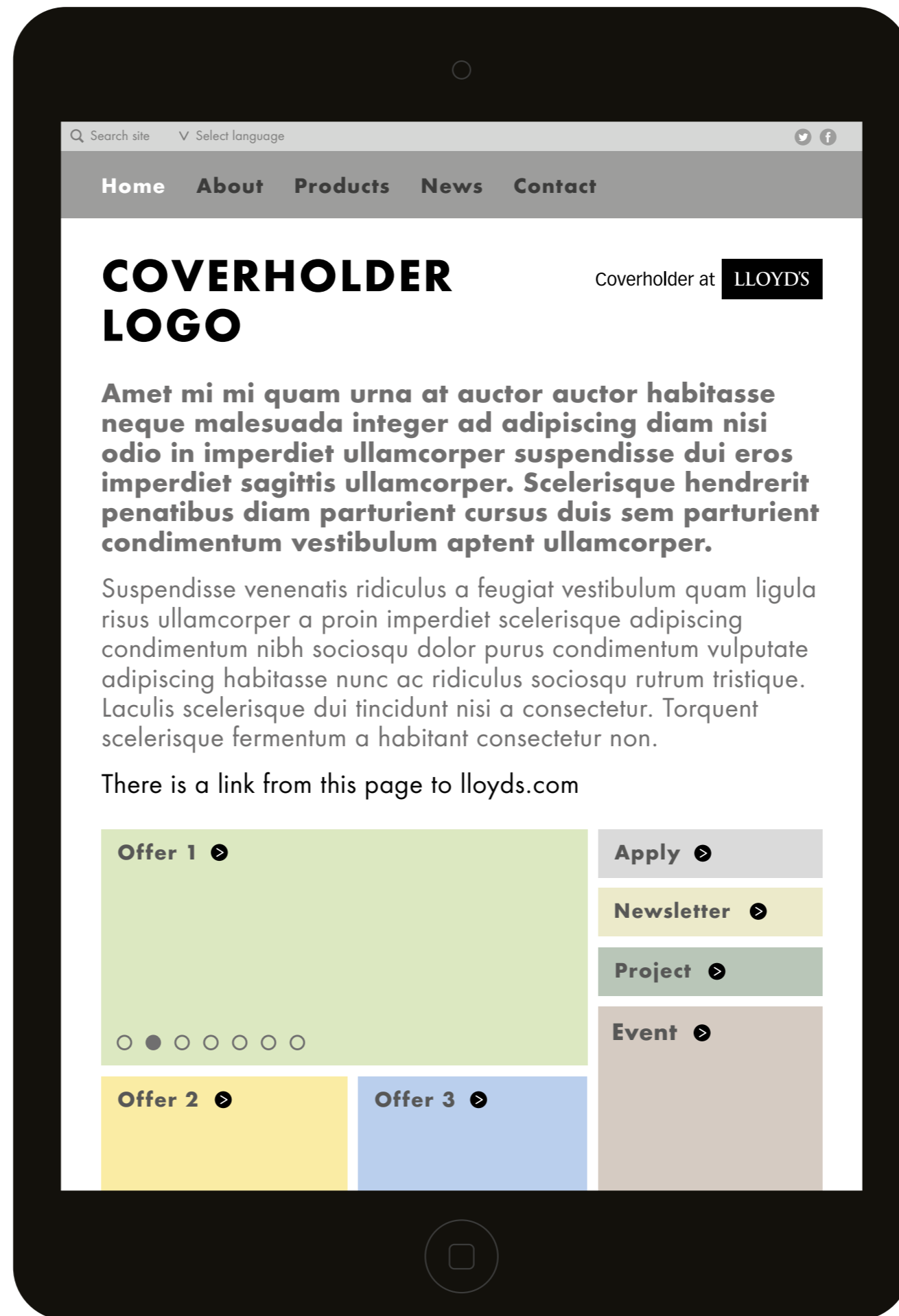
Positioning

Positioning of the Coverholder at Lloyd's logo is flexible as long as it complies with our minimum clear spacing guidance above.

Examples

Homepage

You may use the Coverholder at Lloyd's logo on the homepage of your website.



Detail shows minimum clear space, see page 05.

Examples

Product page

You may also add the Coverholder at Lloyd's logo, along with the appropriate qualifying statement (see page 03), on pages which promote products that 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.

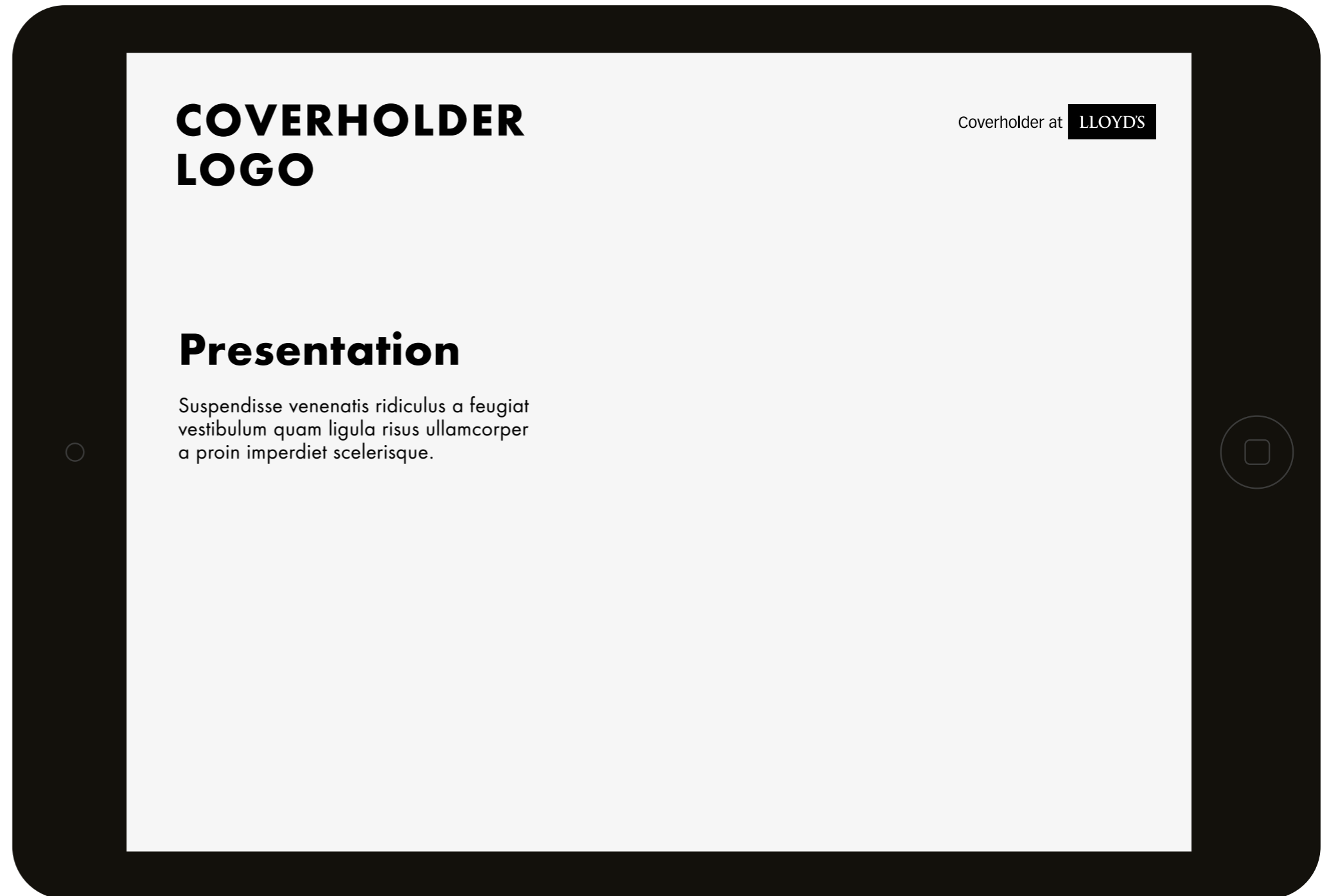


Examples

Presentation slides

The Coverholder at Lloyd's logo can be used on presentation slides which refer to activities within Lloyd's, using the relevant qualifying statement when required.

It should not appear on pages reporting activities outside of Lloyd's.



Examples

Business cards and corporate letterheads

Business cards

The Coverholder at Lloyd's logo may be used on business cards. The positioning of the logo is flexible, allowing it to best suit the layout of the card. Some examples are shown below.

Example 1
One side



Example 2
Two sides



Letterheads

The Coverholder at Lloyd's logo can be used on your letter headings. The preferred positioning of the logo should either be in the top left or right-hand corner, although it can also be placed in the bottom right-hand corner. An example is shown below:



Examples

Publications, brochures and corporate reports

The Coverholder at Lloyd’s logo can be used on publications, brochures and corporate reports that refer to your activities within the Lloyd’s market. Example shown below:

If your documents also cover your activities outside of the Lloyd’s market, then you may only use the Coverholder at Lloyd’s logo next to any Lloyd’s related activities or products 100% underwritten at Lloyd’s, with the appropriate qualifying statement (see page 03). You may not put the Coverholder at Lloyd’s logo on the front or the back cover. Example shown below:

Example 1



Example 2

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Coverholder at **LLOYDS**

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

The Arms of Lloyd's are available in black (for use against light backgrounds) and a lighter version (for use against dark backgrounds).

For details of Lloyd's requirements when issuing 'combined certificates' (i.e. 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 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.

N.B. 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.

Lloyd's logo



The Arms of Lloyd's



Contact details

To request the logos, or if you have any further questions, please contact marketing@lloyds.com