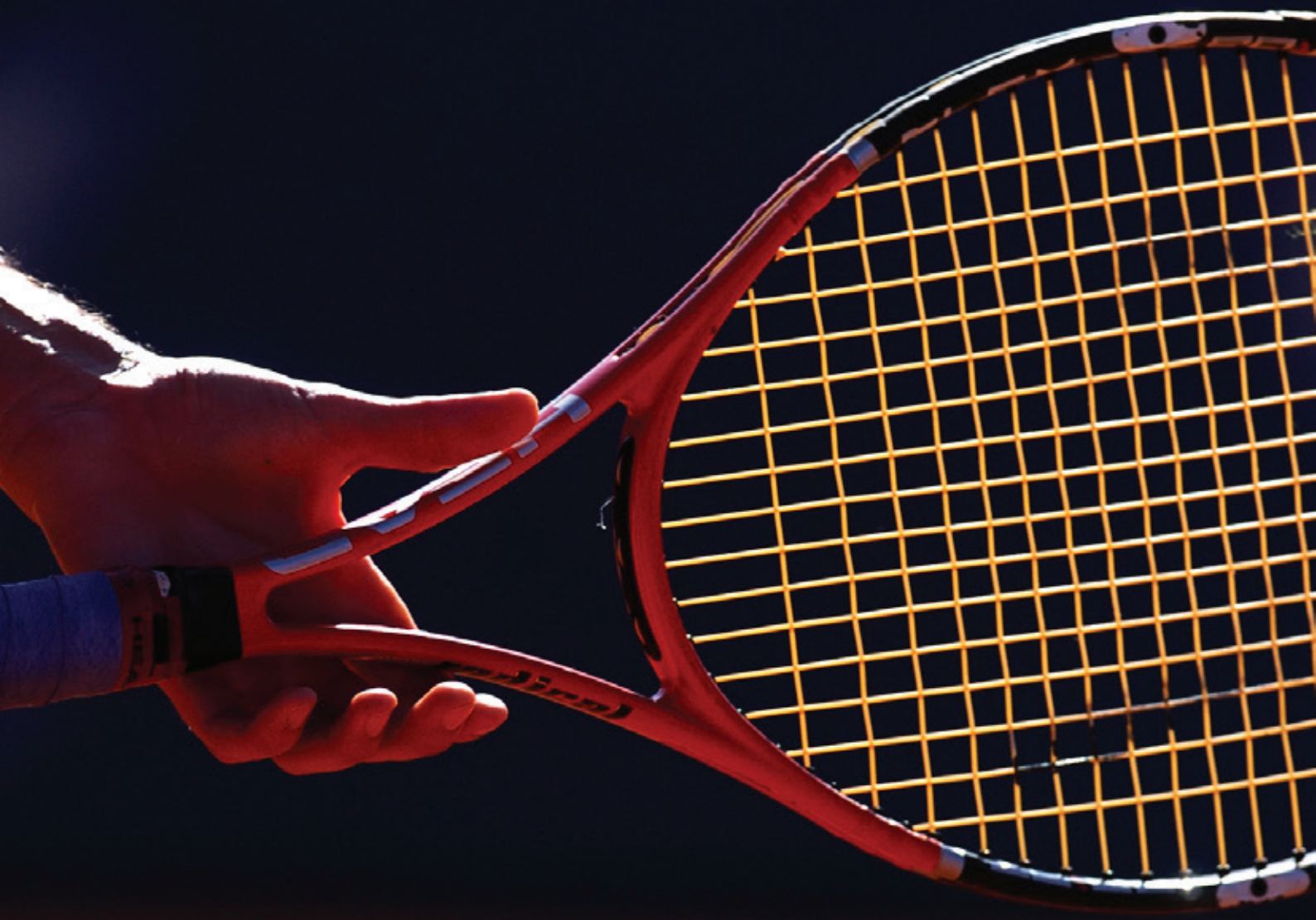


# Specialist Sports & Prize Insurance



**HEDGEHOG**  
— RISK —

We are a leading provider  
of specialist sports & prize  
insurance – operating  
internationally to support  
a global client base.

# About

Hedgehog Risk is a specialist sports and prize insurance agency, based at the heart of the world's premier insurance market in London.

We provide bespoke and innovative coverage solutions to a wide range of clients from across the sports, gaming and promotional marketing sectors and are leaders in contractual bonus insurance and all forms of prize coverage.

As market specialists, we understand the niche financial risks associated with contractual bonuses, incentivised contracts, sports performance, promotions, major events, weather and prize-related contests, including lottery and gaming risks.

## Our Approach

Our unique business model ensures clients and brokers gain access to competitive pricing, leading capacity and underwriting expertise that fosters creativity in several areas. This enables us to act as more than just an insurance agency.

Our collaborative and consultative approach has seen us build long-term relationships with partners and clients alike, helping them make the most of what our expertise has to offer. Whether it's maximising a budget to negotiate a sponsorship deal, creating an engaging consumer promotion around a major sporting event or designing a £1m free-to-play predictor, we aim to work proactively to add value at no extra cost.



# Expertise and Insurance Solutions

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## Sports

Contractual Bonus  
Revenue Protection  
Event Cancellation  
Sports Disability  
Hole-in-one  
Prize Contests

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## Gaming

Sports Predictors  
Fantasy Sports  
Casino  
Lottery  
Poker

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## Promotions

Sports Promotions  
Weather Promotions  
Over-Redemption  
Sweepstakes Plus  
Register-to-Win

# Our Offices



**Offices in  
London & US**



**Clients from 15+  
countries worldwide**



**Market security**

**\$750m+**

**of coverage  
provided**

# Sports

Our experienced team are well known for their exceptional knowledge of professional sports. With a proven track record and an excellent reputation for quality of service, we are trusted by some of the leading names in the industry.

## Clients

- Leading professional sports clubs
- Motorsport teams
- Sponsors
- Equipment/apparel manufacturers
- Event organisers/promoters
- National federations
- Professional athletes
- Management agencies/player agents
- Sports marketing agencies
- Athletic departments



# Sports

## Contractual Bonus

Performance bonus incentives are often built into team and player contracts that can create a significant level of liability. Contractual bonus insurance is specifically designed to protect an insured's contractual obligation to award performance-linked bonuses if set performance targets are met (e.g. winning a major tournament).

### Sports

We cover a wide range of sports, including but not limited to:

- Football
- Golf
- Tennis
- Rugby
- Cricket
- Motorsport
- Winter sports
- Olympic sports
- All major US sports
- Marathon/road races
- Ice hockey
- Cycling

## Revenue Protection

Adverse or shock sporting results can often lead to a loss in revenue for a wide range of businesses and professional sports organisations, whose balance sheet is directly impacted by 'on-pitch' performance (e.g. broadcast rights, prize money, and gate receipts).

Our bespoke revenue protection can cover lost revenue associated with numerous sporting performance outcomes. Policies can be tailored to cover a variety of special situations, including:

- Cricket test match early finish
- Failure to qualify
- Relegation
- Conditional transfer fees
- Losses resulting from change of venues

## Event Cancellation

We provide comprehensive event cancellation cover, which protects the event organiser and/or host venue's financial liabilities should an event have to be cancelled or abandoned due to circumstances outside of their control. Regardless of the size of an event, we can protect clients against lost revenue and the incurred costs associated with the cancellation or abandonment of an event due to:

- Severe weather
- Terrorism
- Non-appearance
- Communicable diseases

# Sports

## Sports Disability

From top-tier professional footballers, to golfers, tennis players or racing drivers, our team can offer the best-in-class personal accident coverage that has been tailored for a variety of professional athletes, sports teams and national associations, in order to protect them from the financial risks associated with:

- Career-ending injury
- Temporary disablement
- Accidental death
- Ongoing medical expenses

## Hole-In-One

Hole-in-one prizes have always been a great way to add excitement to any golf event. Our hole-in-one insurance allows event organisers or sponsors to offer significant cash prizes (or equivalent) for a significantly lower cost. We cover professional (including Pro-Am) golf events worldwide with prizes ranging from £25k to £1m.

## Prize Contests

We underwrite prizes for all kinds of sports contests that can be used to engage fans during a sports event, as well as an effective way to involve sponsors and activate partnerships.

Whether it is a cost of a new sports car or a £250k cash prize, we can help design an engaging promotional contest to suit all budgets and requirements.

Examples of the types of sports contests we insure include:

- Crossbar/kicking challenges
- Golf putting & chipping challenges
- Crowd participation
- Hockey puck shot challenges

# Gaming

From predictors, casino games and fantasy sports to poker and lottery jackpots, our team work closely with companies embedded in gaming, offering a range of flexible prize insurance solutions that help them achieve their marketing and business objectives.

## Clients

- Sportsbooks
- Fantasy sports platforms
- B2B service providers
- Digital media/content platforms
- Casinos
- Game developers
- Lottery operators
- Major leagues & commercial partners



# Gaming

## Sports Predictors

With the ability to underwrite large jackpots, we insure free-to-play and pay-to-play predictors that are designed to boost acquisition and enhance customer retention through the lure of headline-grabbing prizes. Whether it is a one-off £100m World Cup bracket challenge, weekly £50k correct score predictor or a completely new concept, we can find something to suit your budget and target market.

## Fantasy Sports

We work with fantasy sports operators to help them stand out from the crowd by creating large game jackpots. Using an operator's points system, user entry data and statistics, we assess the probability of a challenge being won and protect them from the financial loss in the event of a winner. Typical examples include covering prizes in the event a user achieves a perfect line-up, a long-term winning streak or achieving a certain number of points.

## Casino

Our prize insurance policies encompass a wide variety of online and land-based casino games. Examples of jackpots we cover include dice games, slots, envelope draws, spin-the-wheel, keno, table games and bingo jackpots.

## Poker

Working with casinos and event organisers, we create and insure engaging grand prizes for poker tournaments, including bonuses for achieving a royal flush or even suffering a bad beat.

## Lottery

With access to some of the largest and financially robust underwriting capacity in the prize insurance market, we offer flexible jackpot insurance solutions covering both primary and secondary lottery operations.

# Promotions

Our promotional insurance solutions cover a range of incentives that protect brands, retailers and marketers from the risk of large prize payout associated with cashback or conditional rebate offers, as well as over-redemption costs resulting from exceptionally successful coupon promotions.

Whatever the marketing objective or budget, we have concepts and ideas for all kinds of promotions.

## Clients

- Sales promotion agencies
- Sponsors
- Advertising agencies
- Manufacturers
- Marketers
- Retailers



# Promotions

## Sports Promotions

Major sporting events offer a great opportunity for retailers and brands to captivate consumers and tap into the excitement created by running cashback or refund-based promotions. Whether it is England winning the World Cup, the number of tries scored in a game or a clean sweep in the World Series, we can help you design an insured promotion that eliminates the financial risk of paying out.

## Weather Promotions

Be it snowfall on Christmas day or record high temperatures, we can insure promotions offering free goods or refunds linked to pre-specified weather conditions on any day of the year.

## Over-Redemption

Over-redemption insurance allows brands and marketers to fix their promotional budget, removing the financial cost of a coupon or free product promotion that yields a higher than anticipated redemption rate from consumers. Examples of types of promotions that can be covered include on-pack and in-store promotions, direct mail, loyalty programs, gift card programs, prepaid credit cards or paper and digital coupons.

## Sweepstakes Plus

We help sponsors, advertising and sales promotion agencies add an insured guaranteed prize to traditional sweepstake contests, that offer randomly selected winner(s) the chance to win a share of a huge jackpot should their entry contain a specific answer or prediction linked to an uncontrollable future occurrence – e.g. guessing the correct score in an NFL game or the exact time/date of a particular event occurring.

## Register-To-Win

Register-to-win games can be an effective and low-cost approach to reach new audiences, capture data and generate leads. These promotions offer registrants the chance to win a share of a large prize when and if a pre-specified event occurs – e.g. a trade show exhibitor offers attendees the chance to win a share of £1m if they subscribe to their platform and a specific player hits a hole-in-one at The Masters.

# Management Team



**LUKE DE ROUGEMONT**  
DIRECTOR

T: +44 (0) 203 440 3804  
M: +44 (0) 788 688 8864  
E: lderougemont@hedgehogrisk.com



**DEVAM SUKHUJA**  
DIRECTOR & CHIEF UNDERWRITING OFFICER

M: +44 (0) 789 606 6007  
E: dsukhija@hedgehogrisk.com



**SAUL PAINE**  
SENIOR VICE PRESIDENT

M: +44 (0) 7950 151 925  
E: spaine@hedgehogrisk.com



**BEN ELDERS**  
UNDERWRITING MANAGER

T: +44 (0) 203 440 3801  
M: +44 (0) 789 401 0754  
E: belders@hedgehogrisk.com

# Financial Security

Hedgehog Risk is a coverholder of AXA XL; the P&C and Specialty Risk Division of AXA. All our insurance policies come with top level market security and are rated A+ or better.



**A** + POSITIVE  
by S&P

**A** STABLE  
by A.M. Best

Additionally, we have forged many long-term strategic underwriting relationships with global speciality (re)insurance markets, including Lloyds of London and the wider global insurance market. This enables us to deliver the best and most secure risk solutions to a worldwide client base.



**[www.hedgehogrisk.com](http://www.hedgehogrisk.com)**

**info@hedgehogrisk.com**  
**+44 (0) 203 440 3800**

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