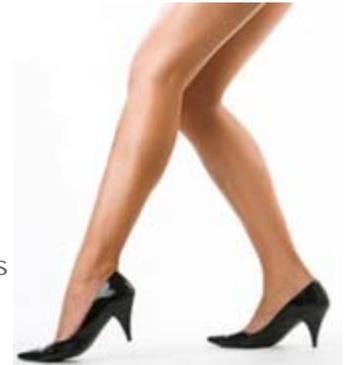




The Oscars are upon us and as people consider their own picks for the 84th Annual Academy of Motion Picture Awards it reminds us of one of our favorite and most flexible insurance carriers, Lloyd's of London. Over their remarkable 300-year history, Lloyd's has truly, "risen to the occasion," when it comes to the special needs and requirements of celebrities. Legs, teeth, hair, vocal cords, tongues -- and other body parts are just the beginning of the list of interesting items insured by Lloyd's for celebrities and entertainers over the years.

Here are some of the most notable (okay: oddball) policy placements:

- Betty Grabel's screen-stealing legs were insured by the executives at 20th Century Fox, in the 1940's, for a jaw-dropping \$1 Million each. Betty was later outdone half a decade later by singer, Maria Carey, who insured her legs for a reported \$1 Billion after being awarded a contract as Gillette's "Legs of a Goddess" in 2006.
- In the 1980's, "The Boss," rock and roll performer Bruce Springsteen insured his signature gravelly voice for \$6 Million. Springsteen's apprehension about losing his voice was shared by other crooners. Singers Bob Dylan (vocal cords) and Rod Stewart (voice) have also ponied-up some premium to protect against voice loss.
- Leading the Rolling Stones is a weighty responsibility. Keith Richards, while on tour, reportedly took out a \$1.5 Million disability income policy to protect him in the event his hands were injured rendering him unable to perform.



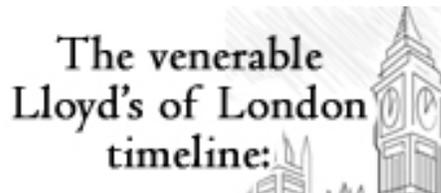
- Jimmy Durante was always known as "the nose," but it's actually the nose of the owner of prestigious Chateau de la Garde in Bordeaux, France – the Dutch winemaker Ilja Gort, who insured his discriminating nose for a reported \$8 Million through Lloyd's in 2008.
- Famous comedy duo Bud Abbott and Lou Costello, who starred in dozens of movies together in the 1940's and 1950's (especially famous for their "Who's on First?" routine) took out a \$250,000 insurance policy should their off-camera antics result in a career-ending argument. The team ultimately split-up in 1957 after the IRS caused them to sell many of their assets (including film rights) to settle a hefty bill owed to the Federal Government for back taxes.

- Soccer player and underwear model David Beckham reportedly secured a \$70 Million policy on his career-dependent soccer legs.
- During the height of his career, Michael Flatley -- star of Riverdance and Lord of the Dance -- insured his legs for a reported \$47 Million.
- “Don’t stick your tongue out at me!” was, apparently, something rocker Gene Simmons never heard from his mom. At the height of his career, Simmons took out an insurance policy with Lloyd’s for his tongue for \$1 Million.



- Singer and swooner, Tom Jones, at the height of his career, reportedly insured his own manly (signature) chest hair for \$7 Million.

Next time you think your community has some oddball insurance requirements, we hope you’ll take it in stride. Of course, Lloyd’s is always there for the hard to place account – but as odd as the insurance needs for your community may be, it’s doubtful we’ll have to insure any moles, body hair or lightsabers anytime soon.



Lloyd’s of London began in a rather unlikely place: a small coffee house on Tower Street in the City of London in 1688. The Lloyd’s coffee shop became a favorite meeting place among ships’ captains, merchants and ship owners.

Because of its popularity with people in the shipping industry, it became the “place to go” for shipping news and, as time went on, for marine insurance.

Lloyd’s marine policies were underwritten by individual members, on an unlimited liability basis.

1887 – One of Lloyd’s innovative members, Cuthbert Heath, wrote the first non-marine policies (prior to this, Lloyd’s had underwritten only marine-based exposures). He also introduced the market’s first burglary policy, earthquake and hurricane insurance and insured against Zeppelins in the First World War.

1904 – Lloyd’s was the first insurance facility asked to insure an automobile. The car was described by underwriters as a “ship navigating on land.”

April 18, 1906 – An earthquake (and resulting fires) devastated the city of San Francisco. Cuthbert Heath ordered his adjusters to “pay all of our policy holders in full irrespective of the terms of their policies.” This stunned and impressed the insurance world.

1911 – Lloyd’s issued the very first policy ever written on an aircraft.

1912 – When devastating news reached Lloyd’s of the demise of the “unsinkable” Titanic there was an enormous cost both human and financial. Despite the size of the loss, not one of the Lloyd’s underwriters found themselves unable to settle their claims.



By Timothy Cline, CIRMS

Timothy Cline Insurance Agency, Inc.



This letter contains only a general description of coverage and is not a statement of contract. For a more detailed description of the policy conditions and exclusions, please consult the policy itself.

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or call us today at: (800) 966.9566