



**CERTA**  
INSURANCE

**THE ONLY UNDERWRITING AGENCY  
FOCUSED EXCLUSIVELY ON TAX AND  
CONTINGENT RISK INSURANCE**

Coverholder at **LLOYD'S**



## TAX INSURANCE

Tax law is often unclear. Certa provides certainty to taxpayers through the security of a bespoke tax insurance policy.

Policy periods of  
up to

**10 years**

Cover for single specific  
tax risks of over

**£110m**

Offices in London, Barcelona  
and Hamburg providing

**Worldwide coverage**



### What is tax insurance?

- Insurance to cover the risk of an unexpected specific tax liability arising
- Typically used in a M&A transaction to manage parties' exposure
- Also used in other situations such as reorganisations and refinancing
- Covers lower probability risks where potential downside is material



### How tax insurance can help you

Tax insurance has been used to:

- Take issues off the negotiating table
- Replace the need for a tax ruling
- Release funds from escrow
- Protect a liquidator
- Cover uncertainties on group restructurings
- Allow investment funds to wind up



### How much does it cost?

Depending on the nature of the risk, the premium is a one-off payment typically in the range of 1.5% to 5% of the limit purchased.



## CONTINGENT RISK INSURANCE

Certa can write contingent risks on a global basis, for risk limits up to **£25m**. Contingent risks are identified, non-tax technical risks (such as a competition law or regulatory), which may arise in a M&A deal or other circumstances. Certa can provide insurance to back up the legal analysis received.

## WHY SELECT CERTA?



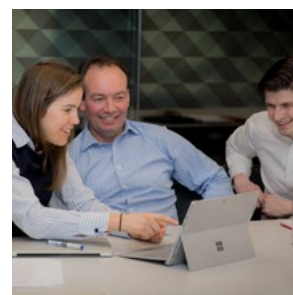
### Unique market position

Certa is an independent specialist underwriting agency. We are the only underwriting agency focused solely on tax and contingent risk insurance policies.



### Execution is everything

We carefully analyse all risks before providing a quote, so our clients and brokers know we can deliver what we promise.



### The tax experts

Having underwriters with over 150 combined years of experience and who are all former tax lawyers and accountants, you can rely on us to grasp the complexity of your potential tax liability.

## GLOBAL REACH

Certa's team has underwritten, or quoted terms, for tax and contingent risks in over 30 jurisdictions.

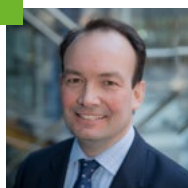
## MEET THE MANAGEMENT TEAM



### **Edward Beckwith** CEO and Co-founder

Ed brings considerable industry experience to the company. He was previously the Active Underwriter of Aspen's Lloyd's Syndicate whilst concurrently running International FINPRO. Prior to that he was International Head of PI and Cyber having joined Aspen in 2011 after 10 years at Allied World.

Call: +44 (0)7976 982 511 | Email: [edward.beckwith@certainsurance.com](mailto:edward.beckwith@certainsurance.com)



### **Tom Cartwright** Head of Tax Insurance

Co-founder of Certa in 2019 and head of the tax underwriting team. Tom has been writing tax insurance policies since 2015 as head of Tax Liability Insurance at Pembroke Managing Agency. Prior to that Tom spent 15 years as a tax lawyer, most recently as a tax partner at Pinsent Masons.

Call: +44 (0)7776 186 634 | Email: [tom.cartwright@certainsurance.com](mailto:tom.cartwright@certainsurance.com)



### **Adam Singer** Tax Insurance Director

Adam is a co-founder of Certa and has been underwriting global tax insurance since September 2015, when he joined Pembroke Managing Agency. Adam is also a regular conference speaker on tax insurance. Prior to joining the insurance industry, Adam spent 9 years as a tax lawyer at Bird & Bird, Nabarro and Allen & Overy. Adam is a member of the Chartered Institute of Taxation.

Call: +44 (0)7813 204 607 | Email: [adam.singer@certainsurance.com](mailto:adam.singer@certainsurance.com)



### **Rachel Hine** Tax Insurance Director

Co-founder of Certa, Rachel formerly underwrote tax liability insurance at Pembroke Managing Agency. Rachel qualified as a tax lawyer at Nabarro in January 2008. In 2012 she moved to the EMEA Corporate Tax Front Office Advisory team at Bank of America Merrill Lynch before joining the insurance industry in early 2017.

Call: +44 (0)7950 188 766 | Email: [rachel.hine@certainsurance.com](mailto:rachel.hine@certainsurance.com)

## MEET THE TEAM IN LONDON



### **Laura Foley** Senior Tax Underwriter

Laura is a qualified tax lawyer with a background advising on UK domestic and cross-border corporate tax and property tax matters. Before joining Certa, Laura was a senior solicitor in Macfarlanes, focussing on M&A/private equity transactions and group tax planning. Laura started her career at Nabarro (now CMS), focussing on large property transactions and developments.

Call: +44 (0)7423 569 190 | Email: [laura.foley@certainsurance.com](mailto:laura.foley@certainsurance.com)



### **Matthew Everett** Senior Tax Underwriter

Matthew is a tax lawyer with experience advising on complex international corporate tax matters. Prior to joining Certa, Matthew trained and qualified at Freshfields. As a senior associate in their tax team, his practice covered a broad range of private and public M&A, contentious and advisory mandates.

Call: +44 (0)7857 524 407 | Email: [matthew.everett@certainsurance.com](mailto:matthew.everett@certainsurance.com)



### **Ben Furtick** Senior Tax Underwriter – US

Ben joined Certa in April 2020 to spearhead Certa's growth in the US market. Ben's prior experience as a US tax accountant spanned US corporate and partnership taxation, international provisions of US tax, and global operational taxes. Ben joined Certa from Deloitte having previously been part of the front office tax advisory team at Bank of America Merrill Lynch.

Call: +44 (0)7887 245 805 | Email: [ben.furtick@certainsurance.com](mailto:ben.furtick@certainsurance.com)



### **Ricky Tang** Senior Tax Underwriter – US

Ricky is a US international and M&A tax lawyer with a range of experience across the US, UK, and Canada. Prior to joining Certa, he was with a Big4 firm in London and New York, where he led engagements focusing on corporate tax restructuring and M&A transactions. Ricky is licensed in New York and Ontario, Canada, with an International Tax LLM from NYU.

Call: +44 (0)7393 488 784 | Email: [ricky.tang@certainsurance.com](mailto:ricky.tang@certainsurance.com)



### **Angus Pinner** Tax Underwriter

Angus joined Certa in August 2021 from Deloitte LLP after spending 8 years in various tax teams including UK tax compliance, M&A tax advisory and global operational taxes, as part of Deloitte's prestigious Scholar Scheme programme. Angus is a Chartered Accountant with the ICAEW and is a member of the Chartered Institute of Taxation.

Call: +44 (0)7817 614 080 | Email: [angus.pinner@certainsurance.com](mailto:angus.pinner@certainsurance.com)



### **Wilson Hill** Senior Tax Insurance Underwriter

Wilson is a senior tax lawyer with experience advising on the tax aspects of a broad variety of transactions. Prior to joining Certa, he spent 8 years at Linklaters, progressing to managing associate, where his practice consisted of advising clients from a range of business sectors, with a particular focus on international M&A in developing markets, structured capital markets transactions and institutional real estate investments.

Call: +44 (0)7387 046 499 | Email: [wilson.hill@certainsurance.com](mailto:wilson.hill@certainsurance.com)

## MEET THE TEAM IN EUROPE

### SPAIN - BARCELONA



#### **Julia Monsech** Senior Tax Underwriter

Julia is a Spanish tax lawyer with a particular focus on M&A taxation. Following her bachelor's degree in Law, she joined PwC as part of their double master's Scholar Scheme programme in collaboration with Instituto de Empresa. After 7 years' experience in the Spanish law firm and big four industry, she joined Certa in January 2022 to drive expansion in the European market.

Call: +34 622 85 75 64 | Email: [julia.monsech@certainsurance.com](mailto:julia.monsech@certainsurance.com)



#### **Alejandro Rams** Tax Underwriter

Alejandro is a Spanish tax specialist with expertise in domestic and cross-border M&A transactions. Following his master's degree in Tax Management and Consultancy from Esade Business School, Alejandro joined PwC's tax M&A team in 2018 with a particular focus on property tax and infrastructure. With over six years of experience, Alejandro joined Certa in June 2024 to further support growth in the European market.

Call: +34 677 42 22 79 | Email: [alejandro.rams@certainsurance.com](mailto:alejandro.rams@certainsurance.com)



#### **Martha Goodman** Operations Manager – Europe

Martha joined Certa in May 2022 after spending more than 10 years in the Financial Lines Insurance Industry where she specialized in placing Multinational D&O and Cyber Insurance solutions with TM HCC and Beazley. Martha has a master's degree in International Relations and Human Rights and is based in Barcelona. She speaks fluent English, Italian and Spanish.

Call: +34 667 60 15 85 | Email: [martha.goodman@certainsurance.com](mailto:martha.goodman@certainsurance.com)

### GERMANY – HAMBURG



#### **Alexander von Reuss** Senior Tax Underwriter

Alex is a German lawyer and tax adviser. With over ten years of experience as a lawyer at Norton Rose Fulbright and DLA Piper and over six years of experience in an in-house position at Union Investment, he offers expertise in a wide variety of complex, domestic and cross-border tax matters. Alex joined Certa in April 2025 to further strengthen the German office.

Call: +49 (0)152 03 44 14 50 | Email: [alexander.reuss@certainsurance.com](mailto:alexander.reuss@certainsurance.com)



#### **Dr. Sarah Slavik-Schulz** Senior Tax Underwriter

Sarah is a German certified tax lawyer with more than 12 years' experience on the full range of German taxation, including M&A, real estate and restructuring transactions. She started her career at KPMG, worked with Norton Rose Fulbright and most recently was a partner at Heuking before she joined Certa in January 2024 to enhance growth on the German and European market.

Call: +49 (0)152 59 26 43 81 | Email: [sarah.slavik@certainsurance.com](mailto:sarah.slavik@certainsurance.com)



To discuss how we can help you,  
please contact us using the following details:

**+44 (0)207 183 0047**  
**taxteam@certainsurance.com**  
**certainsurance.com**

### **UK**

Certa Insurance Partners  
Room 835, Lloyd's,  
1986 Building,  
One Lime Street,  
London EC3M 7DQ

### **SPAIN**

TLI Certa Europe GmbH,  
Sucursal en España,  
Can Rabia 3-5,  
08017 Barcelona

### **GERMANY**

TLI Certa Europe GmbH,  
Bei den Mühren 1,  
20457 Hamburg

Coverholder at **LLOYD'S**