



TOKIO MARINE  
HCC

# Specialty Underwriting Disability



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# Disability

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The Speciality Group of Tokio Marine HCC is a pioneer of salary protection and career-ending insurance in professional sport.

## Our Clients

Players and clubs in La Liga, Bundesliga, Serie A, Eredivisie, English, Russian and Scottish Premier Leagues.

We cover world champions of both Formula 1 and MotoGP, in addition to drivers riders and constructors across many other categories.

We are global leaders in basketball disability, encompassing the top players from the NBA and the Euroleague.

## Our Specialties

- **Sports:** Coverage for individuals, clubs and national associations across the major sports worldwide
- **Musicians and entertainers:** Coverage for pop stars, classical musicians and actors across film, television and theatre
- **High limit executive key man:** Cover for loss of profits, recruitment of temporary staff or to provide a cash injection to sustain the business until return to employment
- **Financial protection:** Contractual disability insurance for key individuals in the business to meet banking covenants

## Our Coverages

- **Accidental death (AD):** Death as a result of accident
- **Permanent total disablement (PTD):** Total inability to participate in their occupation, ever again, as a result of accident or sickness
- **Temporary total disablement (TTD):** Total inability to participate in their occupation over a single and uninterrupted period as a result of accident or sickness
- **Critical asset protection (CAP):** Death as a result of accident or illness leading to contract frustration



## Our Promise

- **Security:** Tokio Marine HCC's excellent rating (AA- Standard & Poor's)
- **Long term commitment:** Over 30 years of providing specialist covers
- **Niche expertise:** Dedicated team with specific focus
- **Knowledge:** Data and statistical focus, fully researching every aspect of a risk
- **Innovation:** Proven creative approach to address client needs

## Our Strengths

- **Dedicated team:** Specific focus on disability risks
- **Innovation:** New insurance solutions to address industry trends
- **Research and analysis:** Continuing statistical research to support pricing rationale
- **Capacity:** Market leading levels of risk tolerance

## Why Tokio Marine HCC?

- Specialist, high limit sport, entertainment and executive disability and contingency underwriters
- Acknowledged worldwide leader in our field
- Broad range of international licensing
- Tokio Marine HCC – International Group is a member of the Tokio Marine HCC group of companies
- Tokio Marine HCC is rated AA- (Very Strong) by Standard & Poor's and A++ (Superior) by A.M. Best Company.



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## Contact

### **Philip Hall**

Managing Director  
Tokio Marine HCC - Specialty Group  
Fitzwilliam House  
10 St Mary Axe  
London EC3A 8BF  
Tel: +44 (0)20 7648 1280  
phall@tmhcc.com

### **David Keoshgerian**

Senior Underwriter  
Tokio Marine HCC - Specialty Group  
Fitzwilliam House  
10 St. Mary Axe  
London EC3A 8BF  
Tel: +44 (0)20 7648 1281  
dkeoshgerian@tmhcc.com

### **Martha Crowhurst**

Assistant Underwriter  
Tokio Marine HCC - Specialty Group  
Fitzwilliam House  
10 St. Mary Axe  
London EC3A 8BF  
Tel: +44 (0)20 7648 1247  
mcrowhurst@tmhcc.com

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