



# Insurance Agents' Professional Liability

**Tokio Marine HCC - Cyber & Professional Lines Group** is a market leader of miscellaneous professional liability. We have more than 30 years' experience in underwriting coverage and are backed by the strength of a leading international insurance holding company, making us well-equipped to handle the complex insurance needs of this segment. Coverage is offered on a duty to defend policy form with flexible limit options. Tokio Marine HCC is rated "A+" (Strong) by Standard & Poor and "A++" (Superior) by A.M. Best – admitted and surplus lines capability.

## Insurance Agents' Professional Liability Highlights:

- *Pre-Claims Assistance Hotline* included
- Broad definition of Professional Services
- Definition of Insured includes Subsidiary, Predecessor Firm and Independent Contractor
- Definition of Loss includes punitive damages with most favorable venue
- Aggregate Deductible clause of three (3) times the Policy deductible included automatically
- Mediation provision to reduce the Policy deductible.
- Crisis Management Expense coverage
- Regulatory Proceedings coverage
- Subpoena Response coverage
- Modified Consent to Settle clause
- Personal Injury coverage
- B+ or better insolvency coverage
- BI/PD exclusion includes a carve-back for claims arising from the performance or failure to perform Professional Services
- Automatic 60-day extended reporting period



## Optional Coverage Available (for qualified risks):

- Diminishing Deductible enhancement
- First dollar defense
- Additional defense limit
- Limits available up to \$5mil/\$5mil

## Target Clients:

Independent P&C Insurance Agencies, such as General Insurance Agents/Brokers, Surplus Lines Brokers, Wholesale Insurance Brokers, MGAs, MGUs, Underwriting Managers, & Program Administrators.



## Cyber Liability Enhancement

Now you can add up to \$1million in Cyber Liability coverage to be packaged with our Insurance Agents' product for a wide variety of classes. This enhancement includes coverage for both First and Third-Party exposures, including but not limited to:

- Network Security Liability
- Media and Advertising Liability
- PCI Fines/Penalties
- Digital Asset protection
- Cyber Extortion
- Computer Crime and EFT Fraud



## Tokio Marine HCC Professional Lines

### Contacts

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Submissions can be sent to:  
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Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc., a Delaware-incorporated insurance holding company. Headquartered in Houston, Texas, Tokio Marine HCC is a leading specialty insurance group with offices in the United States, the United Kingdom and Continental Europe.