

Miscellaneous 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.

Miscellaneous Professional Liability Highlights:

- *Pre-Claims Assistance Hotline* included.
- Public Relations Expense coverage
- Disciplinary Proceedings coverage
- Subpoena Response coverage
- Expense Reimbursement coverage
- Personal Injury coverage
- Modified Consent to Settle Clause
- Definition of Insured includes contract, temporary and leased personnel
- Definition of Loss includes punitive damages, with most favorable venue
- Definition of Claim includes non-monetary relief
- Aggregate Deductible clause of three (3) times the Policy deductible included automatically
- Mediation provision to reduce the Policy deductible
- Automatic 60-day extended reporting period



Optional Coverage Available (for qualified risks):

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

Sample Target Classes:

Analytical Testing Labs, Billing Services, Bookkeepers, Business Services, Claims Adjustors, Collection Agents, Consultants, Customs Brokers, Employee Benefits Consultants, Environmental Consultants, Executive Recruiters/Employment Agencies, HR Consultants, Insurance Consultants, Interim Managers, Lobbyists, Medical Billing Services, M&A Consultants, Public Relations Consultants, Talent Agents, TPAs, Travel Agencies, Trustees, Turnaround Management



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Miscellaneous Professional Liability

Cyber Liability Enhancement

Now you can add up to \$1million in Cyber Liability coverage to be packaged with our Miscellaneous Professional 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



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TMHCC
Cyber & Professional Lines

37 Radio Circle Drive
Mount Kisco, NY 10549

Dan Mogelnicki
Senior Vice President, Underwriting
Professional Lines
646.889.1123 | dmogelnicki@tmhcc.com

Submissions can be sent to:
MPL@tmhcc.com

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.

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