

# Real Estate 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.

## Real Estate Professional Liability Highlights:

- *Pre-Claims Assistance Hotline* included
- Broad definition of Real Estate Professional Services
- Coverage for the sale of up to 100% owned properties, if certain conditions are met
- Coverage for the management of up to 100% owned property, if certain conditions are met
- Open House coverage at full policy limits\*
- Lock box coverage at full policy limits\*
- 3rd party discrimination at full policy limits\*
- Failure to disclose pollutants at full policy limits\*
- Fair Housing Discrimination coverage
- Public Relations Expense coverage
- Disciplinary Proceedings coverage
- Subpoena Response coverage
- Personal Injury coverage
- Modified Consent to Settle Clause
- Aggregate Deductible clause of three (3) times the Policy deductible included automatically
- Mediation provision to reduce the Policy deductible
- Automatic vicarious liability coverage for the real estate Franchise Corporation of the Named Insured
- Automatic 60-day extended reporting period

*Coverages marked (\*) may be subject to a specific Sublimit of Liability in certain States*

## Target Clients:

Real Estate Agents, Real Estate Brokers, Property Managers, as well as, Mortgage Brokers, Mortgage Bankers, Auctioneers, Real Estate Appraisers, Title Agents and Title Abstractors/Searchers.



## Optional Coverage Available (for qualified risks):

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



**TOKIOMARINE  
HCC**

## Cyber Liability Enhancement

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



## Tokio Marine HCC Professional Lines

### Contacts

#### **Dan Mogelnicki**

Senior Vice President, Underwriting  
Professional Lines

646.889.1123 | [dmogelnicki@tmhcc.com](mailto:dmogelnicki@tmhcc.com)

Submissions can be sent to:  
[MPL@tmhcc.com](mailto: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.