



Scientists Professional Liability

Tokio Marine HCC – Cyber & Professional Lines Group prides itself on being one of the nation's leading insurers of professional liability for thousands of design, construction and science related firms. Scientists Professional Liability is specifically designed to provide professional liability coverage to scientists, college and university professors and technical consultants involved in fields related to science, design, field studies, research/development, theoretical studies and analysis.

Coverage is offered on a claims made and reported, duty to defend policy form with flexible limit options up to \$5,000,000. Our Carriers are rated "A+ (Strong)" by Standard and Poor's and "A++ XV (Superior)" by A.M. Best Company.

Scientist Professional Liability

- Broad definition of professional services
- Optional Pollution Legal Incident Liability
- No Exclusion for BI/PD based on Professional Services
- Mediation Deductible Credit
- Innocent Insured Coverage
- Spousal and Domestic Partner Coverage
- Project Policy Excess Coverage
- Waiver of Subrogation Coverage
- Coverage for Punitive or Exemplary Damages

The policy provides worldwide coverage provided suit is brought and maintained in the U.S., its possessions or territories, or Canada. Indemnification for defense costs in other countries can be considered on a case by case basis.

- Worldwide Coverage
- Optional Extended Reporting Periods
 - 12 months at 125%
- No Exclusion for Bankruptcy
- No Exclusion for Copyright or Trademark Infringement
- Circumstance Reporting
- Risk Management & Pre-Claims Assistance available

Target Class of Business

- | | | | |
|------------------------|---------------------------|-------------------------|-----------------|
| • Scientist | • Agricultural Scientist | • Archaeologist | • Seismologist |
| • Engineer | • Environmental Scientist | • Systems Scientist | • Statistician |
| • Technical Consultant | • Physical Scientist | • Laboratory Scientist | • Mathematician |
| • Chemist | • Materials Scientist | • Laboratory Technician | |
| • Physicist | • Systems Scientist | • Anthropologist | |
| • Biologist | • Laboratory Scientist | • Archaeologist | |
| • Earth Scientist | • Laboratory Technician | • Geologist | |
| • Life Scientist | • Anthropologist | • Geophysicist | |

Submissions can be sent to aesubmissions@tmhcc.com

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A member of the Tokio Marine HCC group of companies



Cyber & Professional Lines Group

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