

Insurance Agents Professional Liability



Insurance professionals spend their entire careers worrying about the risks and exposures of others. **Tokio Marine HCC – Cyber & Professional Lines Group (CPLG)** is here to worry about you. Our insurance agents professional liability policy is vital to protecting your hard-earned assets and reputation.

Minimum Deductible: \$2,500
Minimum Premium: \$2,500
Limits up to: \$5,000,000 / \$5,000,000

Target Clients:

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

Optional Coverages Available to Qualified Risks:

- Increased Network Privacy Supplemental Coverage: limit from \$25,000 up to \$500,000
- Claim Expenses: Separate Limit of Liability (Defense claim expenses outside policy limit up to \$1,000,000)
- First Dollar Defense: Loss only deductible – up to \$10,000 deductible
- Supplemental Claim Expenses Benefit: \$1,000,000 / \$1,000,000 policy limit
- Cyber Secure Coverage: up to \$100,000
- Modified Consent to Settle: 50%/50% consent to settle provision; can be modified to 70%/30%

Coverage Highlights Include:

- **Network Security and Privacy Liability Coverage:** up to \$25,000; subject to policy deductible
 - Provides coverage for:
 - a breach of a third party's right to and the public disclosure of their personal information
 - a security breach, including failure to prevent the transmission of malicious code, unauthorized access, failure to provide access for an authorized user and failure to notify a third party of a breach
- **Subpoena Response Coverage:** up to \$30,000; not subject to policy deductible
- **Insured's Expense Reimbursement:** shall not exceed \$500 day and \$7,500 per claim; \$25,000 policy aggregate; not subject to policy deductible
- **Regulatory Proceeding Coverage:** up to \$15,000 / \$30,000; not subject to policy deductible
- **Crisis Management Expense Coverage:** up to \$25,000 / \$50,000; not subject to policy deductible

Education and Risk Management:

Pre-Claims Assistance Hotline included



**Cyber & Professional
Lines Group**
Professional Lines Team

Contacts

Dan Mogelnicki

Senior Vice President, Underwriting
646.889.1123 | dmogelnicki@tmhcc.com

Noelle Albanese

Senior Underwriter
908.836.4225 | nalbanese@tmhcc.com

Submissions can be sent to: MPL@tmhcc.com

tmhcc.com/pro