



TOKIO MARINE  
HCC



## Scientists Professional Liability

**Tokio Marine HCC – Cyber & Professional Lines Group** is a market leader of professional liability coverage. We have more than 30 years' experience in underwriting professional liability and are backed by the strength of a leading international insurance holding company, making us well-equipped to handle complex insurance needs of this segment.

Our carriers are rated with the top financial ratings:

S&P.....A+(Strong)

Fitch Ratings.....AA-(Very Strong)

AM Best.....A++(Superior)



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.

## Product Highlights

- Coverage is offered on a claims made and reported basis, duty to defend policy form with flexible limit options up to \$2,000,000.
- Broad definition of professional services
- Optional Pollution Liability
- No Exclusion for BI/PD based on Professional Services
- Mediation Deductible Credit
- Innocent Insured Coverage
- Spousal and Domestic Partner Coverage
- Project/Client 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 Classes of Business

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

Please contact us today or visit our website for more information about our comprehensive insurance solutions:

**Tokio Marine HCC – Cyber &  
Professional Lines Group**

2999 Oak Road, Suite 720  
Walnut Creek, CA 94597

Submissions can be sent to  
**[aesubmissions@tmhcc.com](mailto:aesubmissions@tmhcc.com)**

Or visit our website at  
**[tmhcc.com/pro](http://tmhcc.com/pro)**