



TOKIO MARINE
HCC



Tokio Marine HCC
Professional Lines

tmhcc.com/pro

We Know Professional Lines Solutions

When Tokio Marine HCC acquired NAS Insurance Services in April 2019, a new breed of specialty insurance services company was born. The combination of creativity, flexibility and know-how with broad financial strength and global expertise created a new underwriting powerhouse to service the cyber and professional insurance demands of today's businesses.

The new Tokio Marine HCC - Cyber & Professional Lines Group brings together state-of-the-art products to cover emerging risks for organizations in every industry. Our combined underwriting, risk management and claims-handling experience offers our clients unparalleled expertise and the confidence to drive their businesses forward.



"Our Professional Lines Team provides services to you and your policyholders with state-of-the-art coverage and specialized expertise while providing great service. Our coverage is designed to deliver positive outcomes on both complex and ordinary exposures that arise from your professional liability insureds. We have intelligent Underwriters who bring a spirit of innovation and creativity to each account, and help you to deliver a great product and service."

Dan Mogelnicki
Senior Vice President, Underwriting

Tokio Marine HCC Financial Power

Benefit from our solid foundation, proven track record and excellent industry ratings.

S&PA+(Strong)

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

A.M. BestA++ (Superior)





Architects, Engineers and Contractors Professional Liability (AECPL)



Architects and Engineers Professional Liability (AE)

Architects and engineers professional liability insurance provides coverage for allegations of negligence against firms in their performance of professional services in disciplines such as architecture, engineering, surveying and construction management.

Coverage highlights

- Pollution legal incident liability
- Network Security and Privacy Liability coverage optional
- Supplemental reimbursement coverage for Disciplinary and ADA/OSHA/FFHA proceedings
- Design/Build coverage available
- Mediation deductible credit
- Optional Extended Reporting Period
- Project/Client specific excess coverage
- First Dollar Defense available

AE Policy Enhancement Endorsement – *available endorsement adds expanded supplementary coverages including:*

- Subpoena Response Assistance
- Public Relations
- Peer Reimbursement
- Drone Replacement Expense
- False Claims Act Expense Reimbursement
- Aggregate Deductible
- 60-month Extended Reporting Period option

Education and Risk Management:

- Loss prevention services available
- Contract Reference Guide

Target Classes:

- Architects
- Engineers including civil, electrical, environmental, fire protection, forensic, geotechnical, HVAC, mechanical and structural
- Construction managers
- Interior designers
- Land surveyors
- Landscape architects
- Testing laboratories
- Inspection firms
- Technical consultants

Limits up to \$5 million/\$5 million

Minimum Deductible: \$2,500

Minimum Premium: \$2,500



Tokio Marine HCC Professional Liability



Contractors Professional Liability (CP)

Addresses allegations of negligence for the unique professional exposures a contractor faces by assuming the role of a general or specialized contractor, design / builder, construction / project / program manager and owner's representative.

Coverage highlights

- Contractors Professional Liability
- Rectification Expense
- Network Security and Privacy Liability coverage
- Contractors Pollution Incident Liability coverage (optional)
- Contractors Protective Indemnity (optional)
- Supplemental reimbursement coverage for:
 - Disciplinary and ADA/OSHA/FFHA proceedings
 - Subpoena Response Assistance
 - Public Relations
 - Peer Reimbursement
 - Drone Replacement Expense
 - False Claims Act Expense Reimbursement
 - Mediation deductible credit
 - Project/Client specific excess coverage
 - Extended Reporting Period option up to 60 months

Education and Risk Management:

- Contract review

Target Classes:

- Design/Build firms, specialized and general contractors
- Construction managers – agency and at risk
- Electrical, HVAC, mechanical, fire protection and plumbing contractors

Limits up to \$5 million/\$5 million

Minimum Deductible: \$2,500

Minimum Premium: \$3,000





Tokio Marine HCC Professional Liability



Scientists Professional Liability

Professional liability coverage to scientists and technical consultants involved in fields related to science, design, research and development, theoretical studies and analysis.

Coverage highlights

- Dedicated Scientist Policy form
- Pollution legal incident (optional)
- No exclusion for BI/PD based on professional services
- Mediation deductible credit
- Project/Client specific excess coverage

Education and Risk Management:

- Pre-loss prevention services

Target Classes:

- Scientist (various disciplines – examples listed below)
- Anthropologist
- Archaeologist
- Biologist
- Chemist
- Physicist
- Geologist
- Agricultural
- Environmental
- Engineer
- Technical Consultant
- Consulting University and College Professors

Limits up to \$5 million/\$5 million

Minimum Deductible: \$2,500

Minimum Premium: \$1,000



Employment Practices Liability Insurance (EPLI)



Employment Practices Liability

Businesses need broad coverage for claims made by current, former or prospective employees alleging harassment, discrimination, wrongful termination and more. We specially design programs for franchises and small to midsize businesses. We aren't just about insurance, but about prevention and calculated reactions.

Franchises

We know franchises well. Many of them tend to be targets of employee lawsuits because there is a common misconception that they have deep pockets. We have the experience to help policyholders with the best resources and guidance to ensure they are protected.

Small to Midsize Businesses

No business or matter is too small for us. We can help you evaluate the necessary coverage designed for your policyholders.

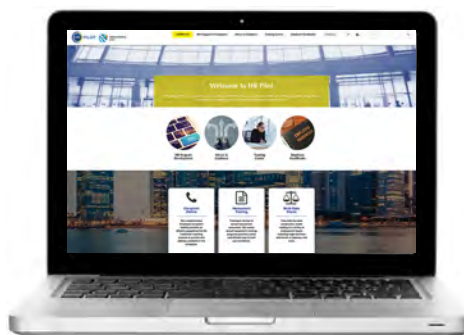
Coverage highlights

- Third-Party Liability, including coverage for ADA access
- Immigration Defense coverage
- Workplace Violence
- Endorsements specific to the franchise sector
- Wage and hour/FLSA violations defense coverage available for certain classes

Education and Risk Management:

- Free for every policyholder
- Unlimited telephone and email support
- State-specific online content
- Posters, handbooks, and training in English and Spanish
- Sample employee handbooks
- Online Training courses for managers and employees

www.hrpiilot.com



hrpilot.com

Target Classes:

- Franchisees, including restaurants, gas stations, convenience and grocery stores
- Accountants
- Architects, engineers and contractors
- Manufacturers, machine shops and commercial printers
- Non-franchised restaurants
- Retailers and wholesalers/distributors

Limits up to \$5 million/\$5 million

Minimum Deductible: \$2,500

Minimum Premium: Please inquire with your Underwriter



"Like our underwriters, our claims professionals are subject matter experts. We take pride in collaborating with our policyholders and delivering on our commitments. We understand our policyholders' needs, and how important getting back to business is by delivering an experienced, proactive and innovative approach in our management of claims and litigation."

Jill Daly

*SVP, Claims-Professional Lines & Public Risk Groups
Claims*

Allied Medical, Social Services & Sexual Misconduct



Allied Medical - Miscellaneous Malpractice

Miscellaneous Medical Malpractice Insurance provides comprehensive coverage for a wide range of Allied and Ancillary healthcare providers and facilities.

Product Highlights

- Professional Liability offered on a Claims-Made basis
- General Liability offered on a Claims-Made or Occurrence basis
- Employees, Volunteers, Interns, Residents and Independent Contractors included in the definition of Insured
- Can include direct coverage for Physicians, Dentists and Chiropractors on select classes
- Medical Director covered for Administrative Duties and Indirect Patient Care
- Patient Loading/Unloading Coverage available as a sub-limit or up to the full PL limit
- Dual Towers/Separate PL and GL Aggregate Limits
- Follow Form Excess Coverage available
- Punitive damages are covered, where insurable

Coverages Enhancements Available

- Sexual Misconduct and Molestation Liability up to \$1,000,000
- e-MD Cyber Liability up to \$1,000,000
- MEDEFENSE® Plus up to \$500,000
- Employee Benefits Liability up to \$1,000,000
- Hired & Non-Owned Auto Liability up to \$1,000,000
- Additional Claims Expenses Limit up to \$1,000,000
- Reputational Harm Expenses Sublimit up to \$50,000
- Evacuation Expenses Sublimit up to \$50,000
- Disciplinary Proceeding Sublimit up to \$25,000

Ineligible Territories

- Alaska, New York, Puerto Rico



Tokio Marine HCC Professional Liability

Allied Cont.

Eligible Risks

- Home Healthcare Agencies (skilled and unskilled services)
- Medical Staffing Agencies
- Non-Emergency Medical Transportation
- Outpatient Mental Health
- Outpatient Medical Clinics
- Drug Testing
- Medical Directors (no nursing homes, fire department/EMS, correctional facilities)
- Independent Medical Exams and Expert Witness Services
- Imaging and X-Ray Centers
- Pharmacies



- Dialysis Services
- Medical Education/Training Services
- Optometry Services
- Prosthetic Fitters and Hearing Aid Fitters
- Residential Mental Health and Substance Abuse Facilities (including Detox Services)
- Sleep Disorder Centers and Clinics
- Non-Diagnostic Medical Testing Laboratories
- Day & Medical Spas
- Ancillary Providers (Individual or Groups)

Limits up to \$5 million/\$5 million

Minimum Deductible: From first dollar

Minimum Premium: \$1,500

Ineligible Risks

- Hospitals
- Physicians and Physician Groups
- Clinical Trials
- Nursing Homes and Skilled Nursing Facilities
- Services in Correctional Facilities
- Medical Marijuana
- Managed Care Organizations
- Healthcare Consultants



Tokio Marine HCC Professional Liability



Social Services PL / GL

Social Services Professional Liability Insurance provides comprehensive coverage for organizations and individuals providing programs and services that improve the well-being and welfare of individuals, families and communities.

Product Highlights

- Professional Liability offered on a Claims-Made basis
- General Liability offered on a Claims-Made or Occurrence basis
- Dual Towers/Separate PL and GL Aggregate Limits
- Employees, Volunteers, Interns and Independent Contractors included in the definition of Insured
- Punitive damages are covered where insurable

Coverage Enhancements Available

- Sexual Misconduct and Molestation Liability up to \$1,000,000
- e-MD® Cyber Liability up to \$1,000,000
- MEDEFENSE® Plus up to \$500,000
- Employee Benefits Liability up to \$1,000,000
- Hired & Non-Owned Auto Liability up to \$1,000,000
- Additional Claims Expenses Limit up to \$1,000,000
- Reputational Harm Expenses Sublimit up to \$50,000
- Evacuation Expenses Sublimit up to \$50,000
- Disciplinary Proceeding Sublimit up to \$25,000

Ineligible Territories

- Alaska, New York, Puerto Rico

Eligible Risks

- Adult Daycare
- Mental Health Counselors
- Transitional Living
- Drug and Alcohol Rehab/Sober Living Homes



Also, within our appetite

- Family Counseling/Therapy
- Developmentally Disabled Group Homes and Day Schools
- Vocational Training and Life Skill Coaching
- Mentoring Programs
- Food Banks and Pantries

Limits up to \$5 million/\$5 million

Minimum Deductible: From first dollar

Minimum Premium: \$1,500

Ineligible Risks

- Foster Care/Adoption
- Retirement Homes
- Memory Care Facilities
- Detention Centers
- Nursing Homes and Skilled Nursing Facilities
- Managed Care Organizations



Sexual Misconduct & Molestation Liability

Sexual Misconduct and Molestation Insurance gives organizations protection against sexual misconduct and molestation claims. Our policy covers allegations of sexual abuse, molestation, or mistreatment or maltreatment of a sexual nature, as well as allegations of negligent employment, investigation, supervision, training or retention of, or failure to report to proper authorities, a person who committed abuse or molestation.

Product Highlights

- Limits and deductible apply per Victim
- Prior acts coverage available
- Extended reporting period available
- Included as Insureds – Full-time and part-time employees, executive officers, directors, trustees, leased, seasonal and temporary workers
- Substitute teachers, coaches and counselors are covered, but only while performing activities that are authorized and/or sponsored by the Named Insured
- Independent contractors, subcontractors and volunteers may be added by endorsement for eligible risks
- Physical Abuse Coverage is available
- Subsidiaries of the Named Insured are included in definition of Insured
- Worldwide coverage provided the claim is brought in the USA
- Coverage provided for the Named Insured's whole operation or can be carved back to cover scheduled contracts
- Duty to defend policy covering both Claim Expenses and Loss

Coverages Enhancements Available

- \$25,000 limit Reputational Harm Coverage included

Target classes include, but not limited to:

- Tutoring companies
- Bus transportation
- Construction workers on school/university campuses
- Janitors working on school campuses
- Engineering companies
- Cafeteria food service vendors
- Auto repair and tow truck companies
- Day care operations
- Airport transportation
- Retail stores
- IT consultants
- Financial advisors
- Manufacturing companies

Limits up to \$1 million Each Victim/\$2 million Aggregate (\$1 million/\$2 million if required by written contract)
Minimum Deductible: \$5,000
Minimum Premium: \$5,000

Ineligible Classes

- Catholic churches or Catholic-affiliated organizations
- Long-term residential care
- International travel/student exchanges
- Spas/massage therapy
- Franchises



Miscellaneous Professional Liability (MPL)



Miscellaneous Professional Liability

Miscellaneous professional liability insurance protects against claims arising from professional malpractice. These claims can lead to financial losses, expensive litigation and staggering jury awards. Professionals, businesses and consultants face greater exposure to potential risks and liabilities than ever before. With a professional liability insurance policy, this risk can be avoided, keeping your budget and your reputation intact.

Coverage highlights

- Broad definition of Professional Services
- Cyber coverage available
- Public Relations Expense coverage
- Mediation Provision to reduce deductible
- Personal injury coverage
- Diminishing deductible available for qualified risks

Education and Risk Management:

- Pre-Claims Assistance hotline included

Target Classes:

- Consultants
- Freight Forwarders
- Employment Agencies
- Printers
- Travel Agencies
- Collection Agencies
- Advertising/Public Relations
- Event Planners
- Tax Prep/Bookkeepers
- Claims Adjusters

Limits up to \$5 million/\$5 million

Minimum Deductible: \$1,000

Minimum Premium: \$1,000



Tokio Marine HCC Professional Liability



Real Estate Professional Liability

Real estate transactions are expensive and complex. To ensure the success of your business and reputation, you need a trusted insurance carrier to help you manage a wide range of professional liability exposures in the real estate industry.

Coverage highlights

- Broad definition of Professional Services
- Cyber coverage available
- Open House/Lockbox coverage
- Fair housing discrimination coverage
- Personal injury coverage
- Mediation provision to reduce the deductible
- Diminishing deductible available for qualified risks
- Failure to Disclose Pollutants coverage

Education and Risk Management:

- Pre-Claims Assistance hotline included

Target Classes:

- Real estate agents/brokers
- Leasing agents
- Property Managers
- Auctioneers
- Mortgage bankers
- Title agents and title abstractors

Limits up to \$5 million/\$5 million

Minimum Deductible: \$1,000

Minimum Premium: \$1,500



Insurance Agents Professional Liability

Insurance agents professional liability insurance provides coverage for allegations of negligence against agents and their employees in their performance of professional services for policyholders and customers.

Coverage highlights

- Broad definition of professional services
- Definition of insured includes subsidiary, predecessor firm and independent contractor
- Definition of loss includes punitive damages with most favorable venue
- Personal injury coverage
- BI/PD exclusion includes a carve-back for claims arising from the performing or failure to perform Professional Services
- Mediation deductible credit





Tokio Marine HCC Professional Liability

Insurance Agents Professional Liability Cont.

Enhancement Endorsements available

- Cyber liability up to \$1,000,000 limit
- First Dollar Defense
- Additional Defense Limit

Education and Risk Management:

- Pre-Claims Assistance Hotline included

Target Classes:

- Independent P&C Insurance Agencies
- General Insurance Agents/Brokers
- Surplus Lines Brokers
- Wholesale Insurance Brokers
- MGAs
- MGUs
- Underwriting Managers
- Program Administrators

Limits up to \$5 million/\$5 million

Minimum Deductible: \$5,000

Minimum Premium: \$3,500



Medical Billers

Uniquely designed for medical billers, coders and other revenue cycle management professionals in the Healthcare Industry who are providing services to unrelated third-party clients.

Coverage highlights

- Includes MEDEFENSE® Plus coverage
- Cyber coverage available
- Broad Definition of Professional Services

Limits up to \$5 million/\$5 million

Minimum Deductible: \$2,500

Minimum Premium: \$3,000



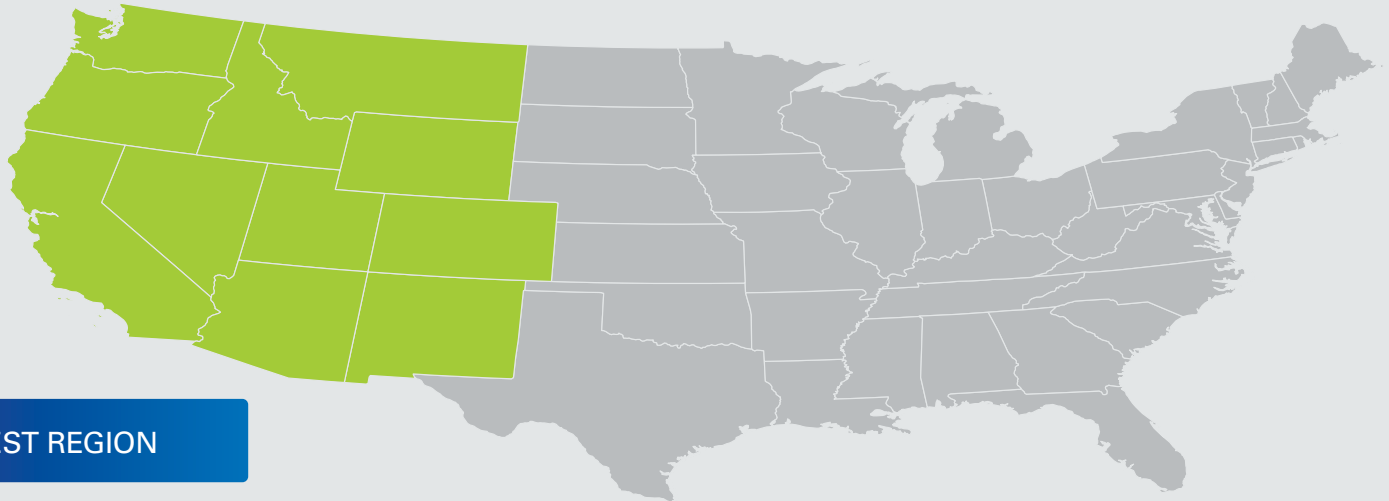
Tokio Marine HCC
Professional
Liability



TOKIO MARINE
HCC

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.

Professional Lines Contact List - West



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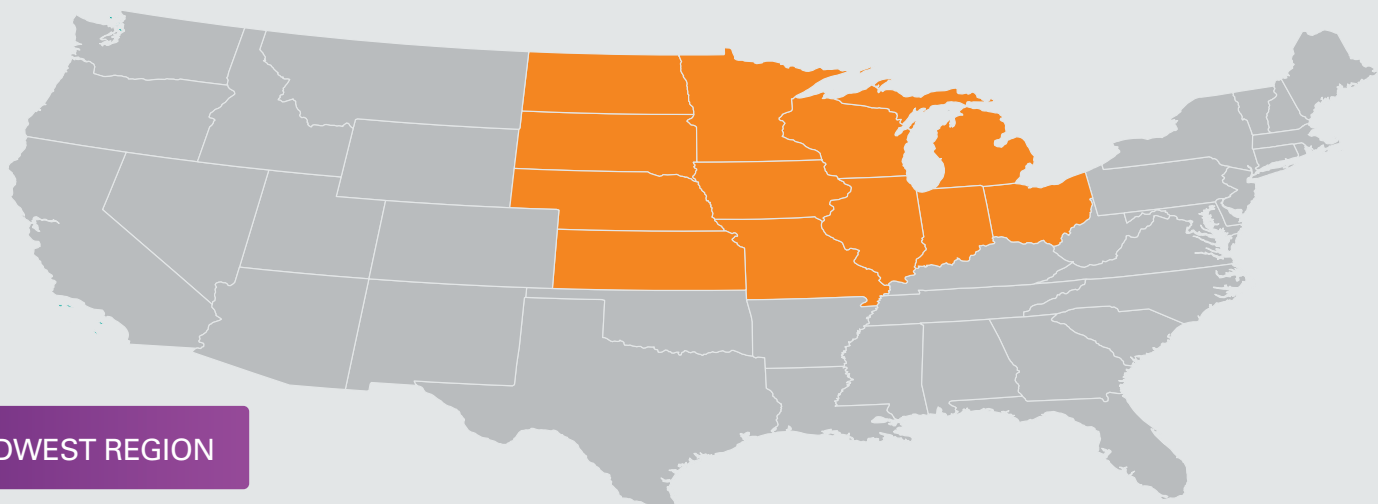
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**TOKIO MARINE
HCC**

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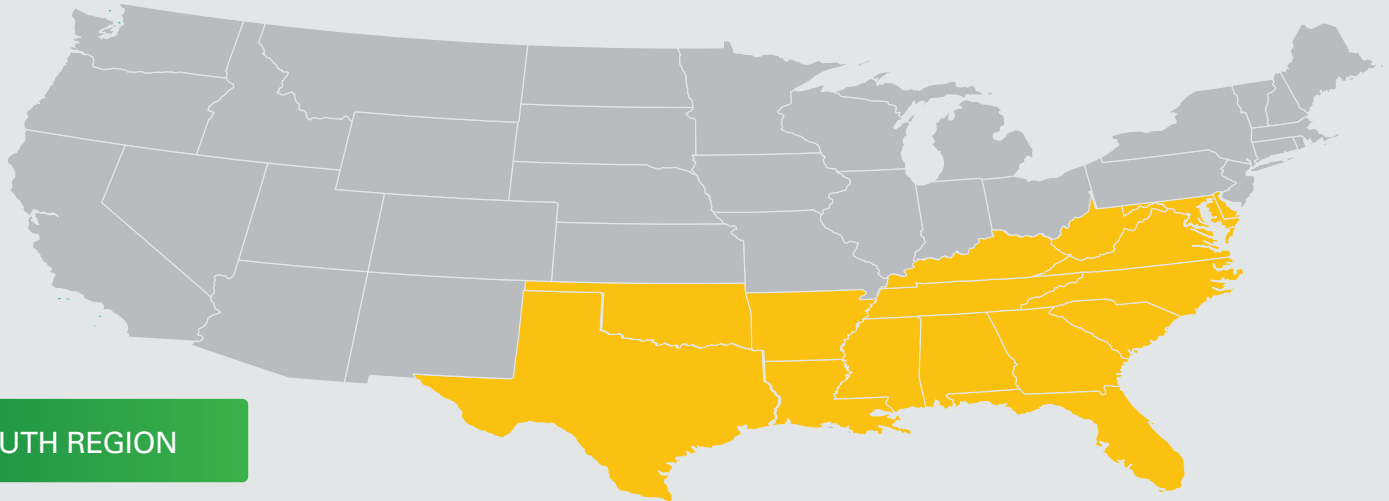
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TOKIO MARINE
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SOUTH REGION



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TOKIO MARINE
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Professional Lines Contact List - East



EAST REGION



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