



TOKIO MARINE
HCC



Prestige Disability

For Highly Compensated Individuals

Prestige Disability Insurance from Tokio Marine HCC - Specialty Group

Many times high net-worth individuals do not have an adequate amount of disability insurance to protect their individual earnings. Typical individual and group disability policies are not enough to compensate for the substantial incomes of these executives and entertainers. Our prestige disability insurance products for highly compensated individuals help provide the excess protection that is missing from the traditional disability market.



Reasons for Prestige Coverage

Disabilities do not discriminate. It can happen to anyone regardless of income or occupation. Whether you are a highly compensated executive or an entertainer who plays a critical role in your organization, Tokio Marine HCC - Specialty Group will construct a policy to help protect your family, business or partners.

Our products are critically important for underinsured highly compensated individuals who are concerned about their financial viability should they become disabled.

Regardless if the insurance need is for an individual executive or entertainer or it's on behalf of a corporation or entertainment studio, Tokio Marine HCC - Specialty Group has the experience, knowledge and time-tested commitment to these niche markets to provide you with a meaningful insurance solution.

Coverages Offered

- Permanent total disability
- Temporary total disability
- Buy-sell disability
- Key person disability

Highlights

- "Own occupation" definition
- Limits of up to \$100 million (higher limits may be available upon request)
- Three to five year policy periods
- Five year benefit periods
- Residual rider option available
- Individual or group carve out excess policies
- Worldwide coverage
- Lump sum options
- Dedicated underwriting team with specific focus on executive, entertainment and sports products
- Indications are available based on preliminary underwriting data
- Dedicated claims department

Target Insureds

- | | | | |
|-------------------|-----------------------|----------------------------|----------------------|
| • Actors | • Entertainers | • International executives | • Managing partners |
| • Authors | • Entrepreneurs | • Investment bankers | • Musicians |
| • Business owners | • Executives | • Irreplaceable employees | • Portfolio managers |
| • CEOs | • Financial investors | • Lawyers | • Producers |
| • Directors | • Hedge fund managers | | • Scientists |



Individual Disability

Tokio Marine HCC - Specialty Group's high-limit disability policies offer specialized coverage for prestigious individuals worldwide. With our deep underwriting expertise and flexible limits, we can insure up to 60% of annual incomes for executives and entertainers, providing meaningful financial protection. These policies not only deliver monthly benefits, but can also be structured to include a lump sum payout at the end of the benefit period—offering additional security and peace of mind.

High-level professionals and executives rely on their leadership and

specialized skills to earn significant compensation and negotiate major contracts. As they travel or tour frequently for business, they face risks that could lead to a disabling injury or illness, which might jeopardize their careers.

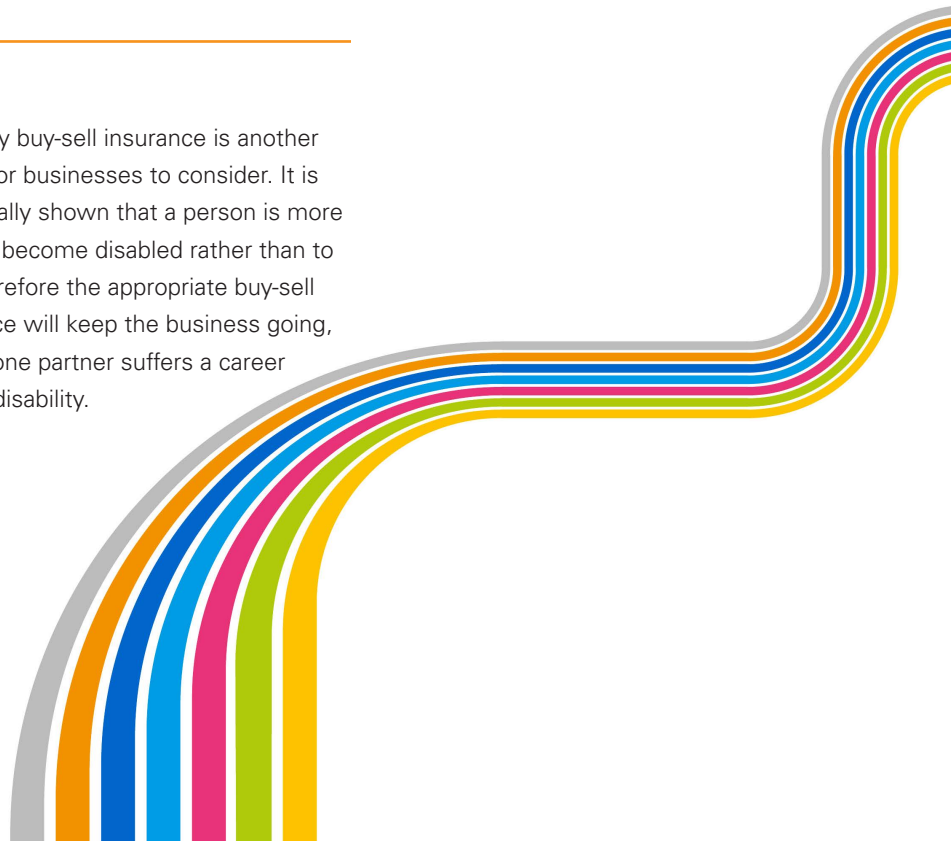
Regardless of their field, it's essential for these high net-worth individuals to have the right insurance in place to protect themselves and their families. Tokio Marine HCC - Specialty Group tailors each disability policy to fit the unique needs of individuals, ensuring comprehensive coverage and support every step of the way.

We specialize in underwriting and insuring death, disability and special risk insurance coverage for highly compensated executives, entertainers and professional athletes around the world.

Corporate Disability

Executives and key employees are often the driving force behind the success of a company. These unique and prestigious leaders have the energy, the edge and the ability to execute with passion while connecting with their employees and their investors to act. Perhaps we are all replaceable at some point, but time and money are always at risk. Tokio Marine HCC - Specialty Group can underwrite and provide meaningful disability solutions to protect the financial interest in these top performers. We can help in offering the financial cushion for a corporation in the event a key executive becomes disabled or should die at the critical hour.

Disability buy-sell insurance is another option for businesses to consider. It is statistically shown that a person is more likely to become disabled rather than to die. Therefore the appropriate buy-sell insurance will keep the business going, even if one partner suffers a career ending disability.





About Specialty Group

The Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

How We Can Help

Our underwriting team has over 25 years of experience in providing excess disability to wealthy individuals. The policies are written on AA- (Very Strong) Standard & Poor's and A++ (Superior) A.M. Best Company rated paper and all claims are handled in Tokio Marine HCC - Specialty Group's own claims department.*

*Ratings at the time of printing.

Why Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group underwriting more than 100 classes of specialty insurance in approximately 180 countries. Headquartered in Houston, Texas, the company is comprised of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$71 billion.*

*Market Cap as of 12/31/2025.

Contact Us

Kathy Bouras

Vice President of Prestige Underwriting

Tel: 781-994-6000

kbouras@tmhcc.com

tmhcc.com

Tokio Marine HCC – Specialty Group

701 Edgewater Place, Suite 430, Wakefield, MA 01880

USA, Tel: 781-994-6000 Fax: 781-994-6001 tmhcc.com