



Weather Insurance



TOKIO MARINE
HCC

tmhcc.com

Whatever the forecast, we can help you shine

Is your business at the mercy of the weather? Tokio Marine HCC - Specialty Group can provide personalized weather insurance solutions designed to protect your balance sheet, increase your revenue, and improve your market position.

Who's welcome under our umbrella?

Every business that's ever been washed out, rained on, snowed under, or blown off course can benefit from our superior weather insurance service. From music festivals and sporting events, to fairs and trade shows; film, TV & production agencies to wedding planners and holiday resorts; manufacturers to local authorities and utility companies.

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.

The protection you need

Event Weather Insurance

Event weather insurance protects against adverse weather conditions that can reduce revenue from sources such as ticket sales, concessions, food and parking. Typical buyers of event weather insurance include fairs and festivals, concerts, sporting events, parades and air shows. It can provide coverage for many perils including rain, snow, wind, and adverse weather.

Cost Containment Insurance

Cost containment insurance is designed to limit costs associated with abnormal weather conditions such as snow removal expenses in an abnormally snowy winter, heating costs in a cold or prolonged winter season, or cooling costs in a hot or prolonged summer season. This seasonal or annual coverage responds to pay for each and every inch of snow or degree above the insured amount. Typical buyers of cost containment insurance include property management companies, private schools and hospitals, municipalities and towns.

Target Insureds

- Concerts
- Fairs/festivals
- Sporting events
- Air Shows
- Parades
- Property management companies
- Municipalities/towns
- Auto Dealers
- Weddings
- Jewelers and other retailers

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**Never again
will extreme
conditions
leave you high
and dry.**
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We cover every sector under the sun

With weather insurance experience of more than 30 years, you can count on Tokio Marine HCC to provide you and your clients with the expertise necessary to help design coverage for your clients based on their individual needs.

Income Stabilization Insurance

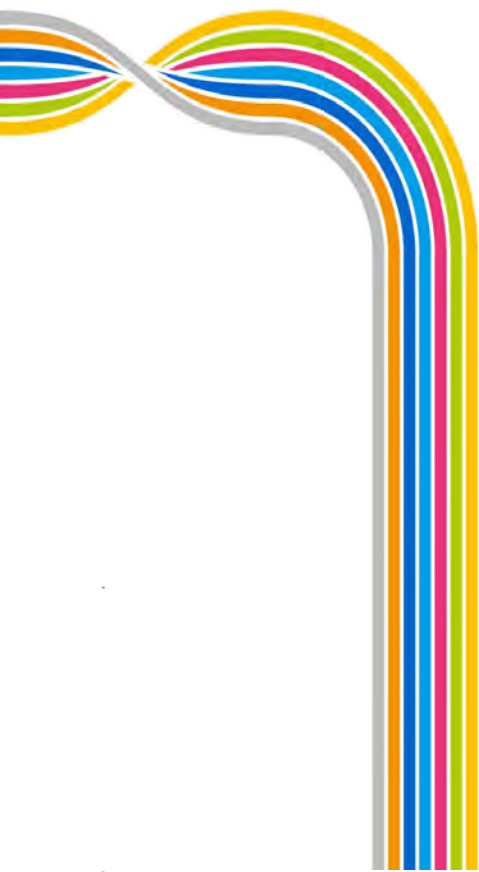
Income stabilization insurance is a business interruption tool in a simplified format specific to a reduction in revenue or sales tied solely to weather. This seasonal or annual coverage would respond to the loss of revenue caused by adverse weather conditions that affect the business. The insured receives an agreed upon payout per day or per season to offset the shortfall. Typical buyers of income stabilization insurance include restaurants, car washes and pay-for-play golf courses.

Golf Tournament Cancellation Insurance

Golf tournament cancellation insurance provides coverage for the expenses or expected revenue to guarantee donations or fees for charities related to running a golf tournament if it is cancelled within a 12-hour period leading up to the start of the tournament due to adverse weather conditions. The cancellation is determined by a civil authority or the golf course manager deeming the course as unplayable.

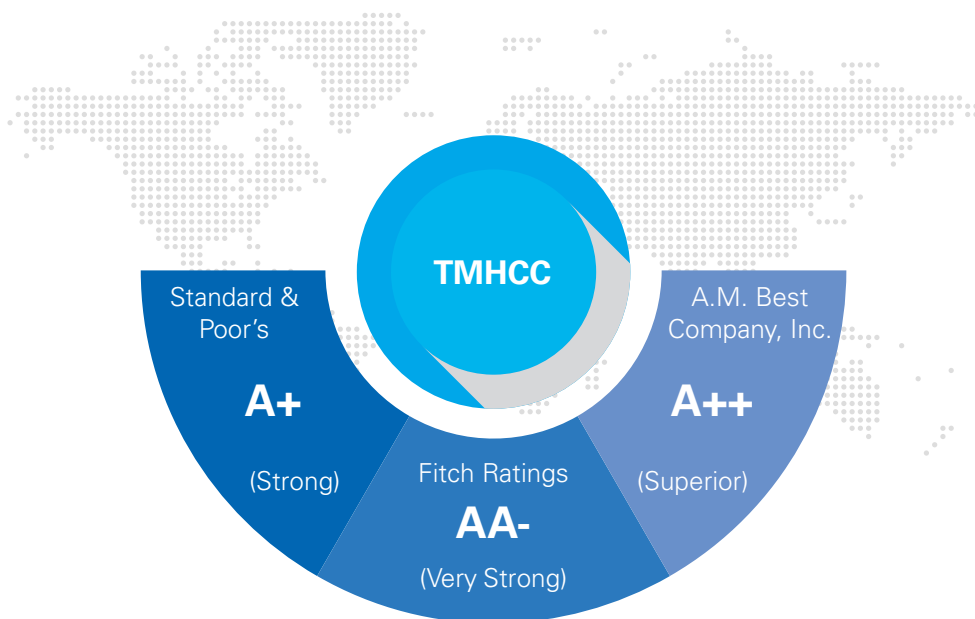
Promotional Weather Insurance

Promotional weather insurance is designed to stimulate sales for many types of retailers and manufacturers. If a certain weather event happens on a predetermined day, consumers receive a full or partial refund on purchases made during the promotional period. The policy can insure against rain, snow, or minimum / maximum temperature. Typical buyers of promotional weather insurance include jewelry stores, furniture stores, electronics stores, and auto dealers. An example would be a jewelry store that runs a sales promotion from the day after Thanksgiving through December 15th and states that anyone who makes a purchase during the sales period would get a full refund on their purchase if it snows X amount on Christmas Day at their local airport or other specified location.



Our products allow your business to proceed with confidence

At Tokio Marine HCC we are proud to offer strongly rated paper to our brokers and clients; A+ Standard & Poor's (Strong) and A++ A.M. Best (Superior). Our financial strength allows our clients to operate in the knowledge that we will be there to support them, in the most challenging of times.



TotalEvent[®] Insurance Online

Weather Insurance can be purchased online through the TotalEvent Insurance portal for select classes of business. The TotalEvent system allows you to do everything from complete an application on behalf of your client, receive a quote, make payment, and bind and print the policy. Currently, the TotalEvent system allows you to quote for event weather policies for rain coverage, golf tournament cancellation insurance and big day umbrella insurance. All other types of weather insurance coverage will be handled in an offline environment.

Contact Us

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A member of the Tokio Marine HCC group of companies

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Why Tokio Marine

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 made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals. Tokio Marine HCC (TMHCC) is part of Tokio Marine Group, one of the world's leading insurance companies with a market cap of \$46 billion*.

*Market Cap as of 9/30/23.