



Intellectual Property Insurance (IPI)

Intellectual Property (IP) is strategic at a time when innovation is at the heart of business growth.

With IP-related litigation on the rise, insurance as a risk management tool has become vital to any business designing, manufacturing, selling, providing or distributing goods or services.

For many companies, intangible assets represent a major part of their value. These can include Intellectual Property (IP) rights such as:

- Copyrights
- Designs
- Patents
- Trademarks
- Trade secrets
- Other IP rights (e.g. plant varieties or topographies of semiconductor products,...)

At Tokio Marine HCC, we design Intellectual Property Insurance (IPI) solutions that protect your enterprise from the substantial financial losses that can arise from IP-related disputes.

Coverages can include:

- Infringement Liability
- Contractual Liability
- Enforcement
- IP Rights protection
- Contractual Disputes



With a growing number of Intellectual Property-related cases, companies who do not insure their Intellectual Property are at risk of significant financial loss.

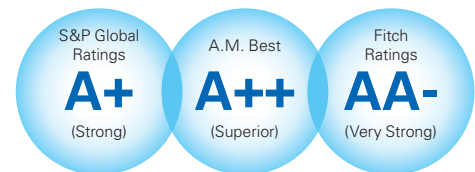
Available Coverages

Enterprises of all sizes			SMEs	
Infringement Liability When third parties allege IP infringement	Contractual Liability Indemnities regarding the use, supply and manufacture of products, services or processes	IP Rights Protection A challenge to the Insured's rights / ownership of the IP	Enforcement Cover To fund litigation against those who infringe the Insured's IP	Contractual Dispute Pursuit / Defence of a breach of contract (e.g. a license or distribution agreement)
<ul style="list-style-type: none"> Representative fees and expenses including but not limited to: <ul style="list-style-type: none"> » Legal defence costs » Fees of experts » Attendance expenses of any witnesses » Travelling and subsistence expenses » Opponents costs » Costs of counterclaim » Translation costs Emergency costs Damages and settlements 			<ul style="list-style-type: none"> Investigation costs Representative fees and expenses 	<ul style="list-style-type: none"> Investigation costs (Pursuit cover only) Representative fees and expenses Damages and settlements (Liability only)

A Smart Approach

Our centralised and unified management structure promotes real-time interaction between our transnational teams of underwriting, claims and legal professionals. The fact that our assets are consolidated under "one roof" makes us institutionally quick: quick to respond; to provide intelligent advice, innovative solutions and efficient claims handling.

Tokio Marine HCC's insurance companies are highly rated*:



*Ratings at the time of printing

Programme Features

- Financial capacity of up to €25 million (US\$25 million) per IPI policy
- Primary or excess

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A member of the Tokio Marine HCC group of companies

Tokio Marine HCC is a trading name of Tokio Marine Europe S.A. (TME) a member of the Tokio Marine HCC Group of Companies.

TME is authorised by the Luxembourg Minister of Finance and regulated by the Commissariat aux Assurances (CAA); registered with the Registre de commerce et des sociétés, Luxembourg No. B221975 at 26, Avenue de la Liberté, L-1930, Luxembourg; Operating through its Spanish Branch, domiciled at Torre Diagonal Mar, Josep Pla 2, planta 10, 08019 Barcelona, Spain, registered with the Registro de Entidades Aseguradoras de la Dirección General de Seguros y Fondos de Pensiones under the code E0236, VAT number in Spain ("N.I.F.") W0186736-E, registered with the Registro Mercantil de Barcelona, at volume 46.667, page 30, sheet number B-527127, registration entry 1; and through its French Branch, registered as Tokio Marine Europe S.A., 36, rue de Châteaudun, 75009 Paris, France. Tokio Marine Europe S.A. French branch is regulated by the RCS Paris under No. B 843 295 221, TVA FR 60 843 295 221, acting in accordance with the French insurance code.

The policyholder will always be informed of which insurer in our group will underwrite the policy according to jurisdiction.

The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by Tokio Marine HCC Group of Companies. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.