



TOKIO MARINE
HCC

Specialty Group



tmhcc.com

Executive and Key Person Insurance

Accidents and illnesses do not discriminate; they can happen to anyone regardless of occupation or income. Should disaster strike, the financial consequences can be devastating.

If an individual or group of employees is critical to the day to day running or success of your business, Tokio Marine HCC Specialty can structure a disability policy to protect your organisation should the unthinkable happen.

Our coverages

- **Critical Asset Protection (CAP)**
Death as a result of accident or illness for contract related exposure
- **Accidental Death (AD)**
Death as a result of accident
- **Permanent Total Disablement (PTD)**
Inability to participate in their occupation as a result of accident or sickness
- **Total Temporary Disablement (TTD)**
Inability to participate in their occupation over a single and uninterrupted period as a result of accident or sickness

Our Specialties

- **High Limit Executive Key Man**
Covering loss of profits, recruitment of temporary staff or a cash injection to sustain the business until the return of a key employee
- **Loan Protection**
Compulsory disability insurance for key individuals in the business to meet banking covenants
- **Sports**
Cover for individuals, clubs and national associations across all major sports worldwide
- **Musicians and Entertainers**
Cover for pop stars, classical musicians and actors across film, television and theatre





Mergers and Acquisitions

Legal complications and misrepresentation are well known risks in corporate level transactions. However, if the value of a business is based on the skill set, intellectual property or relationships of a select few employees there is a more delicate risk to consider.

Policies can be tailor-made to protect the key people within the business, working with corporate lawyers to ensure cover reflects contractual exposure.

Buyer

- Should the death or disability of a key person lead to the breakdown and failure in negotiations, Tokio Marine HCC Specialty's Executive and Key Person Insurance protects against the costs and expenses incurred in the failed transaction
- Following completion of the deal, during the bedding down process, the death or disability of a key person can directly impact the value of the 'new' business - Tokio Marine HCC Specialty's Executive and Key Person Insurance protects against that devaluation

Seller

- Should the death or disability of a key person lead to the breakdown or failure in negotiations Tokio Marine HCC Specialty's Executive and Key Person Insurance protects against additional costs and expenses incurred.

Business as usual

Key employees and executives are usually the driving force behind the success of a company, but relying on one, or a group of specific individuals, can prove risky. If a principal individual becomes incapacitated, the business could suffer major financial loss, lose value or even face ruin. Tokio Marine HCC Specialty's Executive and Key Person Insurance provides the financial cushion for a corporation.

Example

An American technology company lost 20 employees, including key members of their executive team, on Malaysia Airlines Flight 370. Losing such key people would have had a significant impact on the business.

Individual Disability

High net-worth, high profile executives face an assortment of perils and need the proper insurance in place to protect themselves and their families. HCC Specialty provides the high limits and underwriting expertise necessary to cover key persons around the globe, regardless of complicated risk factors.

Example

If a wealthy executive suffers disability due to sickness or an accident he could lose income. HCC Specialty offers high limit disability cover structuring a death and/or disability policy to meet specific needs of the individual.

Why Tokio Marine HCC?

- Direct access to a team underwriters
- Understanding of clients' needs and cover requirements
- Market leading levels of capacity
- Worldwide coverage
- Tokio Marine HCC's insurance companies are highly rated AA- (Very Strong) by Standard & Poor's and A++ (Superior) by A.M. Best Company

With unrivalled expertise, together with some of the highest financial ratings in the industry, Tokio Marine HCC Specialty offers financial security and peace of mind for your business.

Executive and Key Person Insurance



Contact - Specialty Group

Philip Hall **Managing Director**

Fitzwilliam House
10 St. Mary Axe
London EC3A 8BF
Tel: +44 (0)20 7648 1280
phall@tmhcc.com

David Keoshgerian **Senior Underwriter**

Fitzwilliam House
10 St. Mary Axe
London EC3A 8BF
Tel: +44 (0)20 7648 1281
dkeoshgerian@tmhcc.com

Martha Crowhurst **Assistant Underwriter**

Fitzwilliam House
10 St. Mary Axe
London EC3A 8BF
Tel: +44 (0)20 7648 1247
mcrowhurst@tmhcc.com

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To Be a **Good Company**

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