



Fiduciary Liability Insurance

Trustees and fiduciaries are far more accountable for their actions when managing employee benefit plans than ever before. In today's environment, they are governed by statutes that regulate the administration of benefit plans, as well as the laws generally applicable to trustees. Consequently, non-compliance can lead to personal liability for breach of responsibilities – risking a loss to their personal assets as well as those of the corporations they represent.

The scale of potential claims has risen dramatically, stemming from allegations such as:

- Breach of fiduciary responsibility imposed by local statutes
- Improper advice or disclosure
- Negligence in the administration of a plan

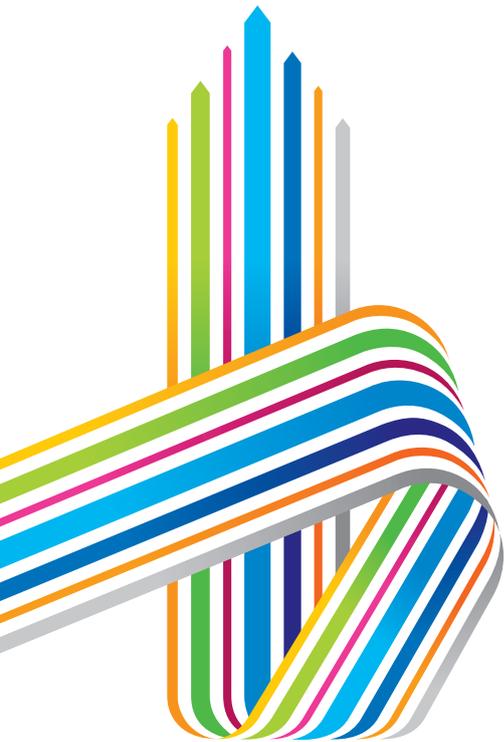
Fiduciary liability insurance provides coverage to:

- Fiduciaries
- Employee benefit plans
- Pension trustees
- Corporate trustee companies and their subsidiaries
- Sponsors / employer companies
- Personnel involved in the administration of pension plans

Tokio Marine HCC specialises in customising comprehensive fiduciary liability insurance programmes that protect the above entities from claims made against them. Our fiduciary liability insurance is designed to safeguard our clients from the possible risk of losing company and personal assets.



The onerous duties of benefit plan auditors and actuaries who act in the best interests of beneficiaries have increased the chances of legal action against trustees and sponsor companies.



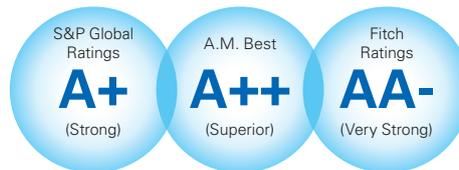
Programme Features

- Financial capacity of up to €25 million (US\$25 million or £15 million) per fiduciary liability policy
- Primary or excess

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*:



- 1 Asking the right questions for a profound understanding of your needs
- 2 Working in synergy for effective information exchange
- 3 Customising policies for individual businesses in multiple jurisdictions
- 4 Providing local service and support worldwide
- 5 Responding quickly and efficiently to your enquiries
- 6 Delivering effective insurance solutions
- 7 Providing fast and fair claims services
- 8 Working with you every step of the way, for the long-term
- 9 **RESULT: You get back to business with one less worry**

Contact Us

Barcelona

Tokio Marine Europe - Spanish Branch
Torre Diagonal Mar
Josep Pla 2, Planta 10
08019 Barcelona, Spain
Tel: +34 93 530 7300

London

HCC International
Fitzwilliam House, 10 St. Mary Axe
London EC3A 8BF, United Kingdom
Tel: +44 (0)20 7648 1300
Lloyd's Box 252, Second Floor

Munich

Tokio Marine Europe - German Branch
Rindermarkt 16
80331 Munich, Germany
Tel: +49 89 3803 4640

A member of the Tokio Marine HCC group of companies

Tokio Marine HCC is a trading name of HCC International Insurance Company plc (HCCII), Tokio Marine Europe S.A. (TME) and HCC Underwriting Agency Ltd (HCCUA), members of the Tokio Marine HCC Group of Companies.

HCCII is authorised by the UK Prudential Regulation Authority and regulated by the UK Financial Conduct Authority and Prudential Regulation Authority (No. 202655). Registered with Companies House of England and Wales No. 01575839. Registered office at 1 Aldgate, London EC3N 1 RE, UK. 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 German Branch, domiciled at Berliner Allee 26, 40212 Düsseldorf, Germany, registered with the Handelsregister beim Amtsgericht Düsseldorf under the number HRB 84822, authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) under the number 5217. VAT ID No: DE320932530. We have authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's Syndicate 4141 which is managed by HCCUA.

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

Not all coverages or products may be available in all jurisdictions. 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.