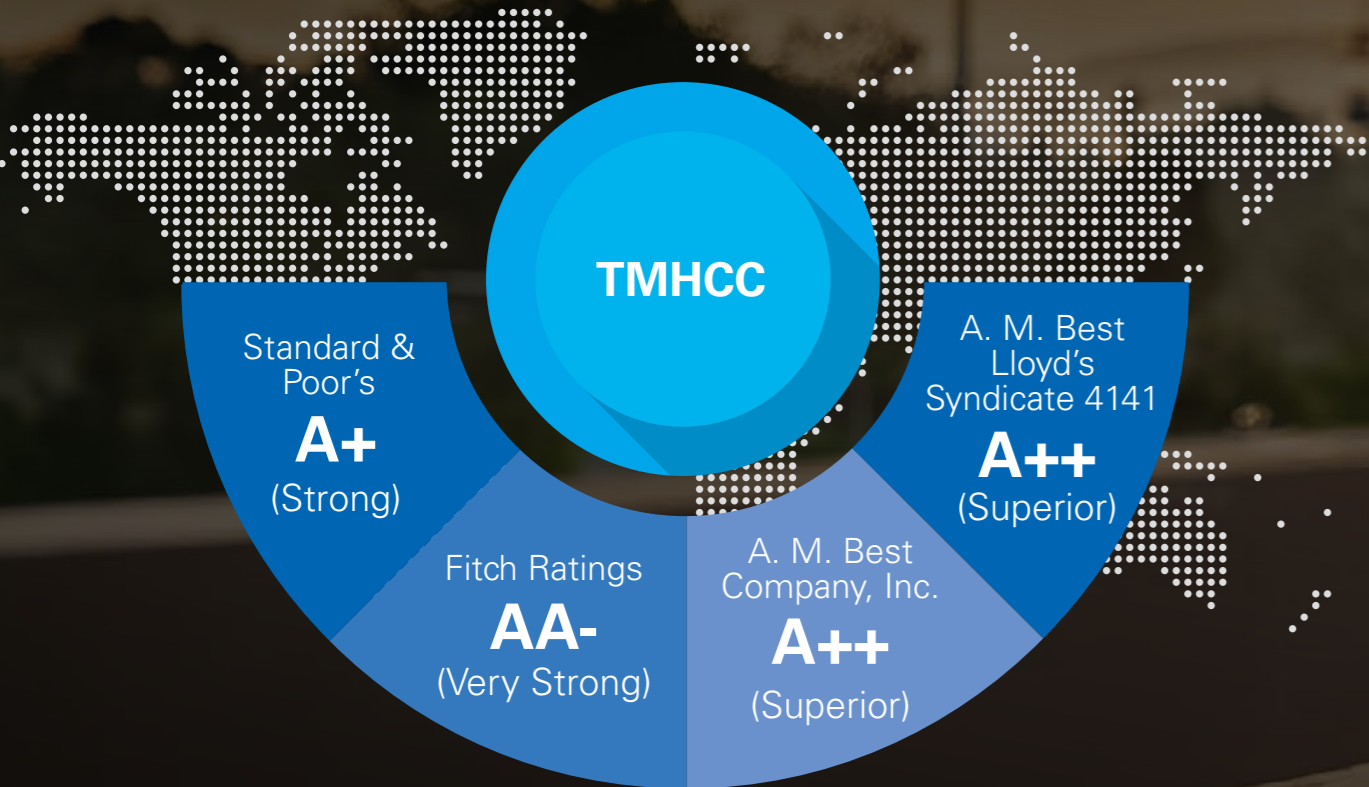


Tokio Marine HCC's insurance companies
are highly rated:



Liability and Contractors All Risks Insurance

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 Tokio Marine HCC - International

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We Know... Liability

We know risk... we're proud to be acknowledged as experts in understanding it.

... so we can tailor solutions that work for you and your clients

We have a large and growing book of liability business. Whatever your question, however complex your need – we have the knowhow to answer it. Accurately, expertly, quickly. It's what we do every day.

Because we focus on our core products...

Rather than aiming to cover every risk, we have selected products where we know we can offer a deeper insight and more focused expertise. When we decided to specialise in liability business, we committed to the market for the long term – so you can rely on us to be your partner for years to come.

...and we empower experienced underwriters to match your needs

We employ a team of experienced underwriters who are experts in their chosen field. Rather than the one-size-fits-all approach, which often leaves clients dissatisfied, our people are trusted and empowered to tailor coverage to meet the Policyholder's needs.

Because we know brokers...

We craft schemes that we know will boost your business and ease your everyday conversations with clients. And we build personal, supportive, consistent relationships designed to make your own expertise shine.

... so we work hard to create partnerships that help you succeed

We're good at making you look good. We pick up the phone: we get back to you when we say we will. With a responsive personal service, we're dedicated to providing you with the support you need to succeed, stand out, meet your own firm's targets – and exceed your clients' expectations.

Our Risk Solutions

Open Market Solutions

We specialise in providing liability, contract works and plant cover for contracting businesses.

Our standard open market wording has the following features:

- Pollution clean-up costs
- Financial loss
- Temporary overseas visits for manual workers.
- Automatic acquisition cover
- No height or depth restrictions
- Property Awaiting Sale (CAR)

Cover extensions available:

- Defective workmanship
- Efficacy (full PL limit)
- Timber frame construction (CAR)
- Own vehicle servicing (Haulage)
- Non-adjustment clause

Key Information for Brokers:

- We can cover contractors that operate in hazardous/high risk locations or offshore on rigs (support services)
- Empowered underwriters able to make quick decisions
- Experienced in-house claims handling team
- Risk management assistance (surveys at TMHCC expense)
- We will consider risks that are predominately contingent only (i.e. we do not have a BFSC limit threshold)
- We can consider temporary overseas manual work (ex USA)

Maximum Coverage/Sum Insured Limits

- Employers Liability – £10m (Primary Only)
- Public, Products and Pollution Liability – up to £10m (Primary and Excess Layers)
- Contractors All Risk (CAR - Contract Works, Own Plant and Hired in Plant) – up to £5m
- JCT Non-Negligent 6.5.1/21.2.1 – up to £10m (Primary Only)

Scheme Business Solutions

We specialise in working with brokers, coverholders and MGA's in providing capacity solutions.

- White labelled products
- Discounted scheme rates
- Tailored cover/policy wordings
- Dedicated referral points with an assigned underwriter
- Capacity replacement to existing portfolios considered
- Bespoke claims handling

If you are looking at a new opportunity or wish to transfer an existing scheme to a new insurer, please contact one of our team so we can discuss your specific needs.



Target Trades

Aerial & Satellite Erection
Barrier Installation
Bathroom & Kitchen Installer
Blind & Curtain Fitters
Block Paving Contractors
Bricklayers
Builder – Commercial / PDH
Builder - Timber Frame
Building Contractors Industrial, JCT etc
Carpenters & Joiners
Ceiling & Partition Contactors
Diamond Drilling/Cutting
Double Glazing (incl conservatories & porches)
Electrical Contractors
Fencing/Hoarding Contractors
Flooring Contractors (including floor screeding)
Guttering & Fascia Contractors
Kerbing Contractors
Landscape Gardeners (ex tree felling)
Loft Conversion Contractors
Painting and Decorators
Paving Patio & Blockwork Contractors
Plant Hire Contractors
Plasterer, Dry Lining & Suspended Ceilings
Tiling contractors (excluding roofing)
Shop and Office Fitters
Roller Shutter, Door & Shop Fronts
Sign writers & erectors
Sound & Lighting Engineers
Stone Masonry Contractors
Street Furniture Contractors
Woodworkers and Sawmills

Other Trades Considered

Air Conditioning/Refrigeration Engineers
Cabling Contractors
Civil engineers - utilities
Cladding Contractor/Curtain Walling
Concrete Contractors
Damp Proofing & Timber Treatment
Data Cabling Contractors
Dry Rot Contractors
Ductwork Engineer
Glazing Contractors (commercial)
Groundwork contractors
Haulage (including hazardous goods)
Highway Maintenance Contractors
Office Equipment Engineers
Quarrying
Racking Installers
Rendering Contractors
Road Surfacing
Sports Surfacing Contractors
Steel/Metal - Fabricators

Our Target Trades and Other Trades are a guide. If you have a client or scheme in a trade that is not listed, please contact us to discuss your specific requirements.