

Professional Risks Errors and Omissions Insurance

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A member of the Tokio Marine HCC group of companies

Tokio Marine HCC is a trading name of HCC International Insurance Company plc, which is a member of the Tokio Marine HCC Group of Companies. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority (FCA) and Prudential Regulation Authority. Registered in England and Wales No. 01575839 with registered office at 1 Aldgate, London EC3N 1RE.

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Tokio Marine HCC and Syndicate 4141 at Lloyd's

Lloyd's Syndicate 4141 is managed by Tokio Marine HCC and its principal activity is the transaction of general insurance and reinsurance business operating solely within the Lloyd's market.

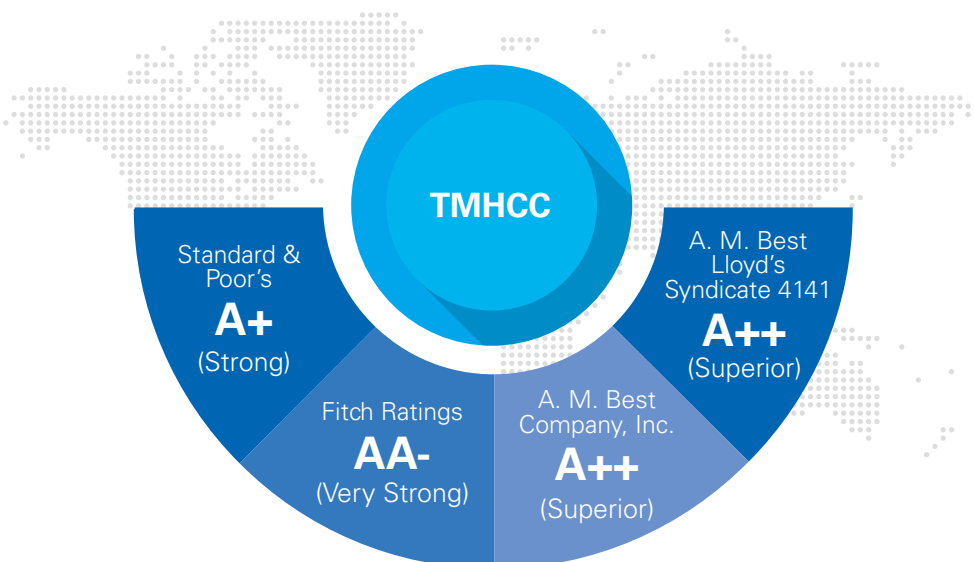
After over 40 years as an independent company, in 2015, HCC Insurance Holdings, Inc. was acquired by Tokio Marine Holdings, Inc. Today, HCC Insurance Holdings, Inc. operates as Tokio Marine HCC.

With a focus on customer service and building strong and lasting relationships, Tokio Marine HCC offers a highly diversified portfolio of niche products which can be tailored to customers' needs. We offer specialist capabilities to individuals and a wide variety of businesses, from small and medium-sized enterprises to multinational global corporations. Our strong industry ratings make us one of the most reliable and strongest insurers in the market today.

Why Tokio Marine HCC

- Direct access to a team of expert underwriters
- Understanding of clients' needs and cover requirements
- Speed and quality of service
- Specialists in SME insurance

Tokio Marine HCC's insurance companies are highly rated:



Professional Risks Errors and Omissions Insurance

Professional Risks (Miscellaneous) business is, by its very nature, difficult to define. If a company or individual is in the business of selling their knowledge or services then the prospect of a complaint or an allegation of negligence can be very real. Even if such allegations are baseless, it can be a very stressful and costly process to defend. Having an errors and omissions policy provides peace of mind, both for the Insured and their clients.

In recent years there has been a marked growth in the number and variety of service industries that would fall into this category. Anyone who offers advice or consultancy is deemed to be a professional. At Tokio Marine HCC, we have insured companies as diverse as dog psychologists, genealogists and private investigators as well as the more established miscellaneous classes such as management consultants, training consultants and Health & Safety consultants.

Indeed, we will consider almost every risk from archaeologists through to zoologists.

If you are unsure as to whether or not we will consider a risk please contact one of our underwriters.

Key Aspects of the cover

Limits available up to C\$10,000,000
Defence costs in addition as standard
Worldwide/US cover where applicable
Cyber Extension on request
Breach of contract cover
Rectification cover
Breach of a professional duty
Dishonesty of employees
Defamation
Breach of confidentiality and misuse of information
Infringement of Intellectual Property Rights
Loss or damage to documents
Negligent acts, errors, omissions, misstatements or misrepresentation
Irrecoverable fees
Duty to defend basis
Extended reporting periods
Compensation for court attendance
Compensation for court attendance

Underwriting this sector requires experience and a willingness to understand the business of the Insured. At Tokio Marine HCC we have written over 300 different professions and there will be very little that we have not seen before.