Our Commitment to you

We know that life in the Media and Music sectors moves quickly and that an ability to adapt rapidly is paramount. Which is why at Tokio Marine HCC, we build our proposition around individual clients.

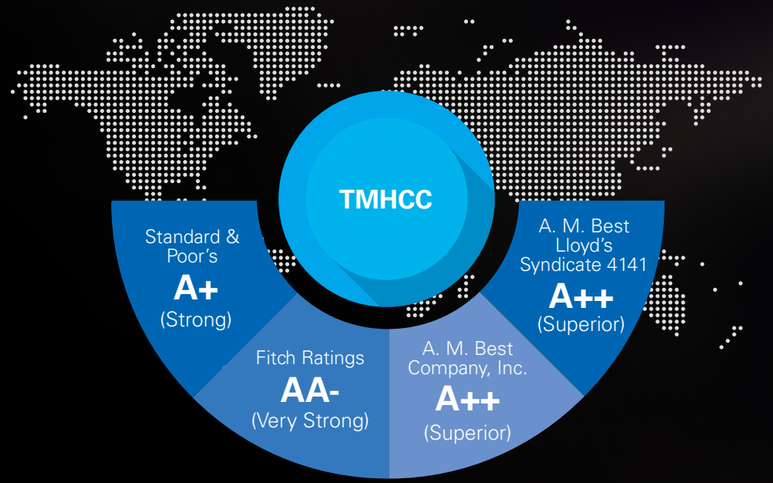
With flexibility at its heart, and supported by our large team of specialist underwriters, our Media and Music products are designed to meet the needs of your clients, whatever they may be and whatever life throws at them.

With Tokio Marine HCC, your client has a peer for a partner.

Only the cover and service provided by TMHCC can provide you and your clients with the security to move forward once again. Because when we enter a market, we stay in that market, for better or for worse.

We are prepared to work with you to do whatever it takes to help our clients keep the show on the road.

Tokio Marine HCC's insurance companies are highly rated:



About Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company comprises of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our employees are industry-leading experts.

More information about our financial strength here:

tmhcc.com/en/about-us

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Tokio Marine HCC - International

A member of the Tokio Marine HCC group of companies

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Media and Music Liability 101376*05/25

TOKIO MARINE HCC

Professional Risks Media and Music Liability

The Media and Music Sector

We know that the Media and Music sectors have faced huge operational and reputational challenges over the last few years, challenges that would have left other sectors floundering. But we also know just how adaptable, flexible and resilient the Media and Music sectors are. They have drawn on all of that resilience to keep the show on the road be that live events and conferences, or live broadcasts and advertising campaigns.

Which is why at Tokio Marine HCC, our underwriting approach is every bit as flexible and dynamic as the market we operate in. This flexibility ensures that whatever our clients do, or whatever life throws at them, they can adapt and react with the security that they have the right partner watching their back.

Understanding the Market

Tokio Marine HCC can offer this level of flexibility, bending our products and services to fit the needs of individual clients, because we understand the market better than most.

Across our Professional Risks and Contingency teams, our underwriters have over 100 years' Cumulative experience in managing the specialist risks of the Media and Music sectors. And our people have been responsible for setting up the Media and Music operations at a number of insurers before they joined us.

In short, our people don't follow the market. They create it.

But our expertise goes beyond the confines of these two teams. As part of Tokio Marine, our underwriters can draw upon the resources of a global organisation that insures some of the largest media companies in the world.

We understand the risks and we know how to manage them, allowing our clients to look to the future rather than over their shoulder.

Our Underwriting Philosophy

Two key principles underpin our approach: sustainable underwriting and delivering unrivalled service levels.

We believe that all underwriting, regardless of market conditions, should be based upon a clear, technical understanding of the individual risk presented. That approach has seen Tokio Marine HCC maintain some of the strongest financial ratings in the market and deliver a combined operating ratio that consistently outperforms the market.

But it is our service levels that really make us stand out. At Tokio Marine HCC, you will never be just another number. Whether you are multi-national business or a small community operation, the cover, service and support you will receive will always be the same.

How we Operate

We know that clarity of position in an increasingly uncertain world is paramount in the Media and Music sectors. Which is why our underwriters aim to acknowledge every submission within 24 hours and, if in appetite, offer a quote in 48.

And when an underwriter takes on a case, they stick with it, maintaining personal control over every aspect of the process from initial quote to binding the risk, even personally issuing documentation on the day cover is agreed.

This approach to service, one that recognises and responds to individual risk profiles, means that once a client has chosen to partner with us, they seldom leave us. In fact, well over 90%* of our clients choose to renew with us every year.

They stick with us because we stick with them.

*as at 2021

Our Appetite

Our appetite is broad and, along with our product suite, constantly evolving. With our local expertise backed by that of our colleagues across the globe, we are confident that we have the knowledge and experience to consider the risk, whatever or wherever it might be.

But like all insurers, there are business activities for which our products and services are best suited:

- UK Media and music companies working both UK and temporarily worldwide
- Audio visual, production, rental, installation and supply
- Music and live events, conferences, exhibitions and festivals
- Post production, studio and visual effects
- Outside broadcast
- Facilities provision
- Advertising agencies and branded content creators
- Bands and artists, tours and performers
- Media and music freelancers
- Media and music trade associations
- Arts, theatre and venues
- Publishing, marketing and public relations

Our Product

Our product suite covers every risk a Media or Music business may face, be that Property & Casualty, Liability or Contingency risks.

The coverage we offer to manage these risks is broad and is designed to be tailored to the particular needs of individual firms. All of the below coverage is available individually or as a package:

- Property all risks premises
- Property all risks worldwide
- Business interruption
- Information technology
- Goods in transit
- Money
- PoolRe terrorism
- Employers' liability
- Public and Product's liability
- Commercial producers indemnity/ multimedia
- Media liability

Our Commitment to Claims

This is the most important element of any policy which is why we make it a core aspect of our underwriting approach.

Our claims and underwriting teams work very closely together. The claims team inform the creation of our policy wordings and our underwriters assist claims handlers in their interpretation of policies.

They may belong to different divisions, but the reality is, they work as one team to ensure that if your client has to make a claim, cover is clarified quickly and accurately, first time.