



Professional
Indemnity
Miscellaneous



TOKIOMARINE
HCC

tmhcc.com

Miscellaneous

Miscellaneous business, alongside the emerging professions such as IT, media and the consultancy sector, falls very squarely within our criteria for target business.

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 a professional indemnity 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 the category of miscellaneous. Anyone who offers advice or consultancy for a fee is deemed to be a professional. At Tokio Marine HCC, we have insured companies as diverse as dog psychologists, genealogists and life coaches as well as the more established miscellaneous classes such as bailiffs, event organisers and recruitment consultants. Indeed, we will consider almost every risk from agronomists through to zoologists.

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

Our Coverage

Cover is arranged on a civil liability basis which automatically provides cover for claims arising from:

Professional negligence

Dishonesty

Loss of documents

Libel and slander

Breach of intellectual property rights

Breach of confidentiality

Usually the limit of indemnity will be 'any one claim' with defence costs paid in addition. The excess, if there is one, will not normally apply to insurers' costs and expenses. This means that if a claim is successfully defended the insured will not be 'out of pocket'.

We provide cover on a worldwide geographical basis as standard, and our underwriting appetite extends to companies who have a North American exposure.

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.

Claims Examples

Insurance is purchased for peace of mind and the quality of the claims-handling service when it is required. This is particularly evident in the miscellaneous sector where an understanding of the insured's business is vital to the swift resolution of any problem. At Tokio Marine HCC we have a claims team with a wealth of relevant experience.

Agricultural consultants

Incorrect advice regarding pesticides led to damaged crop. Claims are not uncommon. Some insurers worry about the pollution exposure.

Bailiffs

Seized and disposed-of goods belonging to incorrect party. Firms with multiple claims are normally avoided.

Freight forwarders

Goods damaged in transit, allegedly due to insured's failure to take adequate precautions.

Interior designers

Client is unhappy as the colour scheme and furnishings are not as they expected. Client insists the insured begin the project again using a different colour and furnishings.

Safety consultants

Certification errors causing injury in equipment such as lifts, industrial machinery, play equipment and fairground rides. Dangerous goods being carried improperly causing injury.

Trade association

Libel claim following ejection of member. Negligent advice to members of public regarding the trade's products or services.

Yacht surveyors and brokers

Failure to spot a defect when surveying a vessel for a purchaser or mis-describing the output of a yacht's engine. Marine surveyors are regarded as high risk whilst pure yacht brokers are seen as low risk.

Why Tokio Marine HCC

- Direct access to a team of expert underwriters
- Located in London, Birmingham, Bristol and Manchester
- Understanding of clients' needs and cover requirements
- Speed and quality of service
- Policy documentation production within minutes of order

Tokio Marine HCC's insurance companies are highly rated:





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