



TOKIO MARINE
HCC

Professional Risks Professional Indemnity



We can cover your Liability risks

Liability

We specialise in Liability and Contractors Liability insurance for SME businesses, both open market and schemes, providing cover for:

- Employer's Liability (primary and excess layers; not stand-alone)
- Public Liability and Products Liability (primary and excess layers)
- Contractors' All Risks
- JCT Non-Negligent 6.5.1/21.2.1
- Tradesman Liability

Management Liability

Our Management Liability Policy has been specifically designed for SME businesses with a turnover of up to £50 million, and quotes can be part of PMR or with Professional Indemnity as a package offering (not stand-alone)

At Tokio Marine HCC, our Professional Risks team take pride in delivering solutions to their brokers and their clients. Backed by unrivalled service excellence, we can provide Professional Indemnity (PI) insurance for an extensive range of professions, from the traditional to the not so traditional, across the UK, including overseas exposures.

Our people are Professional Indemnity and Liability specialists, and our culture reflects years of working with brokers. With continuous training and an experienced team of specialist underwriters, we can help turn promises into reality.

Why Tokio Marine HCC?

- London presence and local regional offices
- In-house claims
- Understanding of clients' needs and cover requirements
- Speed and quality of service
- Policy documentation production within minutes of order
- One Quote To Market

Tokio Marine HCC's insurance companies are highly rated:

Indemnity
limits from
**£100,000
to £10M**

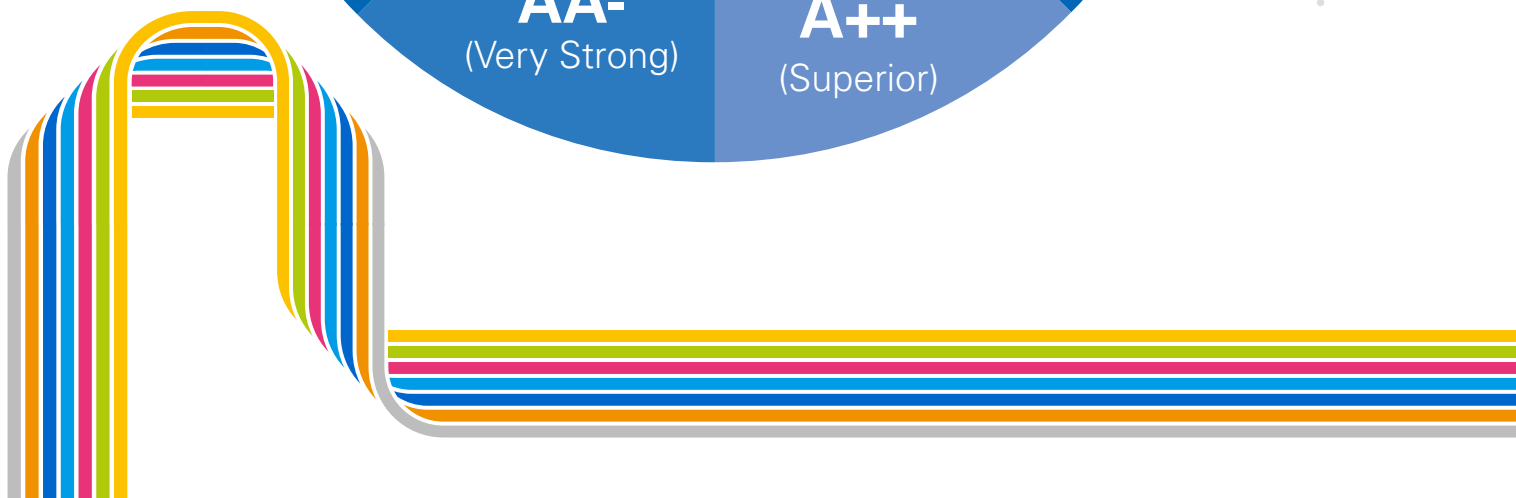
TMHCC

Standard &
Poor's
A+
(Strong)

A. M. Best
Lloyd's
Syndicate 4141
A++
(Superior)

Fitch Ratings
AA-
(Very Strong)

A. M. Best
Company, Inc.
A++
(Superior)



Professions

IT

Media, Film and TV

Business / Management Consultants

Miscellaneous / 360+ Project*

Estate / Letting Agents

Recruitment Consultants

Environmental Consultants

Design & Construct

What We Can Offer

Limits Up To £10 million

Nil Excess For SME Customers

Worldwide Coverage

Capacity To Write Excess Layers

Annual Policies

Interest-Free Payment Options

Collateral Warranty Reviews for
Design & Construct Risks

Tokio Marine HCC Online Portal

Acturis Trading Capability

Use Our Online Portal

Full Life Cycle, which includes:

- New business
- Renewals
- Mid-term adjustments

Lines of Business Available:

- Professional Indemnity
- Management Liability

Key Features of the Portal:

- Competitive premiums
- Monthly interest-free direct debit option
- Tailored business descriptions
- Premium adjustments available by referral
- Bespoke products ideal for schemes
- Detailed management information available

* We have appetite to write well in excess of 600 miscellaneous professions.
Please ask us for further details regarding our 360+ Project



We can cover your Professional Risks

We have a suite of combined wordings that offer Employers, Public and Products Liability, Office Protect Cover, Management Liability, in addition to Professional Indemnity. We tailor our policies accordingly to suit your client requirements.

Professional Multi-Risk Policies (PMR)

- Professional Indemnity
- Employers Liability/ Public Liability
- Office Protect Cover
- Management Liability

Liability

- Employers Liability (EL) Limit
- up to £10 million
- Public Liability (PL) Limit
- up to £10 million
- Products Liability (PL) Limit
- up to £10 million

Office Protect

- Portable equipment (worldwide cover)
- Business interruption
- Equipment breakdown
- Personal accident (assault) up to £10,000 in capital benefits
- Contents
- Computers
- Legal expenses – £100,000

Management Liability

- Directors and Officers (D&O)
- Corporate Liability (CL)
- Employment Practice Liability (EPL)
- Any One Claim basis
- Limits up to £5 million

Cyber Liability

- New product offering launching in 2025



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

Contact us

London

The St Botolph Building
138 Houndsditch
London
EC3A 7BT
+44 (0)207 702 4700
mail@tmhcc.com

Birmingham

Lewis Building,
35 Bull Street,
Birmingham
B4 6AF
+44 (0)121 345 8390
mail@tmhcc.com


Bristol

First Floor, Regent
House
27a Regent Street
Clifton
Bristol
BS8 4HR
+44 (0)117 372 7280
mail@tmhcc.com

Manchester

Suite A, 6th Floor
Colwyn Chambers
19 York St
Manchester
M2 3BA
+44 (0)161 880 4723
mail@tmhcc.com

tmhcc.com

 Tokio Marine HCC - International

A member of the Tokio Marine HCC group of companies

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