



**TOKIO MARINE
HCC**

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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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Technology Errors and Omissions Insurance

LLOYD'S
Underwriters

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.

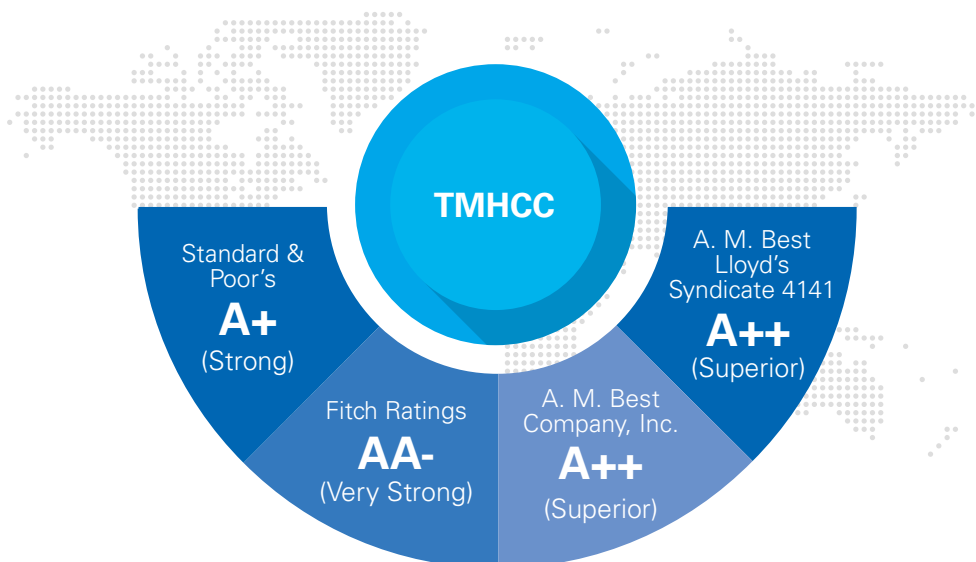
After over 40 years as an independent company, in 2015, HCC Insurance Holdings, Inc. was acquired by Tokio Marine Holdings, Inc. Today, HCC Insurance Holdings, Inc. operates as Tokio Marine HCC.

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:



Technology Errors and Omissions Insurance

Technology Insurance

It is important to look beyond technical jargon and appreciate the Insured's approach to running their business, including the contracting process, their dispute and escalation procedures and their relationships with clients.

Risk in this market is constantly changing and it is vital to provide up-to-date policies, written by experts and backed by a specialist underwriting team who understand the technology market.

Target Clients Include

- Computer Consultants
- Computer Programmers
- Custom Software Developers
- Database Administrators / Designers
- Hardware Installation / Support
- Internet Services Providers
- IT Consultants
- IT Project Managers
- IT Training Consultants
- IT Staffing
- Mobile Applications
- Network Support Services
- Software Developers
- Software Quality Assurance
- Website Designers

Key Aspects of the cover

Limits available up to C\$10,000,000
Defence costs in addition
Worldwide/US cover where applicable
1 st Party Cyber Extension on request
Breach of contract
Liquidated damages
Breach of a professional duty
Inadvertent transmission of a computer virus
Dishonesty of employees
Failure to protect against unauthorised access or use
Denial of service attack
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

Underwriting Technology risks effectively rests on understanding the insured's exposures and what steps the insured has taken to minimise and manage the risk.