



Management Liability Insurance



TOKIOMARINE
HCC

tmhcc.com

Management Liability

Tokio Marine HCC, Professional Risks, offers a lot more than just standard cover. We provide the capacity and expertise you need across a wide range of sectors in the SME market. Our policies provide comprehensive coverage that affords your clients the peace of mind to proceed confidently with their business visions. We are truly committed to regional brokers, demonstrated by our extensive branch network. We recognise your requirements for a fast, competitive, quality service and coverage.

Why Tokio Marine HCC

As part of a premier company with truly global resources, we are in an unprecedented position to enhance the services we offer through a greatly expanded geographic footprint, and to reinforce the commitment that goes into everything we do.

We stand ready and able to help more clients in more ways than ever before.

Our Policy

Our Management Liability Policy has been specifically designed with today's business needs in mind. We can provide coverage on an any one claim basis of up to £10 million. Separate limits per insuring clause ensures that a loss from one section does not dilute or exhaust the limit of another, leaving you or your client exposed.

This product has been designed for SME businesses with turnover of up to £50 million. We also have an easy to use online portal, where quotes and policies can be secured in a matter of minutes.

We have a highly experienced team when it comes to managing deals and schemes effectively. We can work with you to develop and tailor our Management Liability proposition for specific trades or affinity groups.





Our Strengths

Direct access to our team of specialist underwriters

Dedicated focus on Management Liability with the support of the wider Financial Lines division

In-house claims authority for swift claims handling

Speed and quality of service

Tokio Marine HCC's insurance companies are highly rated:



Directors and Officers (D&O) Insurance

Purchased for the benefit of the directors and key decision makers, and provides protection against claims arising from decisions and actions taken whilst managing the business that they may be personally liable to pay.

Cover highlights

- Any one claim limit
- Worldwide cover
- Civil fines and penalties cover where insurable by law
- Investigation costs
- 10 year run off for retired directors
- Employment practices liability for individual managers
- Additional limit for non-executive directors
- 45 days grace in event of an MBO
- Company reimbursement

Corporate Liability (CL) Insurance

Protects the company itself against claims encountered in conducting their corporate activities such as a breach of any health and safety legislation, or any investigation by a regulatory body.

Cover highlights

- Any one claim limit
- EU cover
- Investigation costs
- Corporate manslaughter
- Corporate bribery

Company Employment Practices Liability (EPL) Insurance

Provides protection for the company against claims brought by past, present and prospective employees for employment related matters such as unfair dismissal, harassment or wrongful termination of employment.

Cover highlights

- Any one claim limit
- EU cover
- Employee includes part-time, seasonal and temporary workers
- Employee includes independent contractors, secondees, volunteers or students on work experience when under the direction and supervision of the company





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Our Management Liability offering is ideally suited for the SME market and is available as a standalone product or as part of our Professional Indemnity-led package.

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