

Scientists Professional Liability

Tokio Marine HCC – Cyber & Professional Lines Group prides itself on being one of the nation's leading insurers of professional liability for thousands of design, construction and science related firms. Scientists Professional Liability is specifically designed to provide professional liability coverage to scientists, college and university professors and technical consultants involved in fields related to science, design, field studies, research/development, theoretical studies and analysis.

Coverage is offered on a claims made and reported, duty to defend policy form with flexible limit options up to \$5,000,000. Our Carriers are rated "A+ (Strong)" by Standard and Poor's and "A++ XV (Superior)" by A.M. Best Company.

✔ Scientist Professional Liability

- Broad definition of professional services
- Optional Pollution Legal Incident Liability
- No Exclusion for BI/PD based on Professional Services
- Mediation Deductible Credit
- Innocent Insured Coverage
- Spousal and Domestic Partner Coverage
- Project Policy Excess Coverage
- Waiver of Subrogation Coverage
- Coverage for Punitive or Exemplary Damages

The policy provides worldwide coverage provided suit is brought and maintained in the U.S., its possessions or territories, or Canada. Indemnification for defense costs in other countries can be considered on a case by case basis.

- Worldwide Coverage
- Optional Extended Reporting Periods
 - 12 months at 125%
- No Exclusion for Bankruptcy
- No Exclusion for Copyright or Trademark Infringement
- Circumstance Reporting
- Risk Management & Pre-Claims Assistance available

Target Class of Business

- Scientist
- Engineer
- Technical Consultant
- Chemist
- Physicist
- Biologist
- Earth Scientist
- Life Scientist
- Agricultural Scientist
- Environmental Scientist
- Physical Scientist
- Materials Scientist
- Systems Scientist
- Laboratory Scientist
- Laboratory Technician
- Anthropologist
- Archaeologist
- Environmental Scientist
- Systems Scientist
- Laboratory Scientist
- Laboratory Technician
- Anthropologist
- Archaeologist
- Geologist
- Geophysicist
- Archaeologist
- Systems Scientist
- Laboratory Scientist
- Laboratory Technician
- Anthropologist
- Archaeologist
- Geologist
- Geophysicist
- Seismologist
- Statistician
- Mathematician

Submissions can be sent to aesubmissions@tmhcc.com

2300 Clayton Road, Suite 1100
Concord, CA 94520 USA
Tel: 925-685-1600

37 Radio Circle Drive
Mount Kisco, NY 10549 USA
Tel: 914-241-8900

A member of the Tokio Marine HCC group of companies



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