



# Professional Risks Professional Indemnity



**TOKI MARINE**  
**HCC**

[tmhcc.com](http://tmhcc.com)

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?

- Direct access to a team of underwriters
- In-house claims
- Understanding of clients' needs and cover requirements
- Speed and quality of service
- Policy documentation production within minutes of order



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



**Tokio Marine HCC's insurance  
companies are highly rated:**

Standard  
& Poor's  
**A+**  
(Strong)

Fitch  
Ratings  
**AA-**  
(Very Strong)

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

## Professions

IT

Media, Film and TV

Business / Management Consultants

Miscellaneous

Estate / Letting Agents

Recruitment Consultants

Traditional Professions

## 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

Tokio Marine HCC Online Portal

## Use Our Online Portal

### Full Life Cycle, which includes:

- New business
- Renewals
- Mid-term adjustments

### Lines of Business Available:

- Professional Indemnity
- Management Liability
- 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 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 will normally quote to include these additional covers automatically where we can, but please do not hesitate to ask if you would like a quote on this basis.

### Professional Multi-Risk Policies (PMR)

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

### Liability

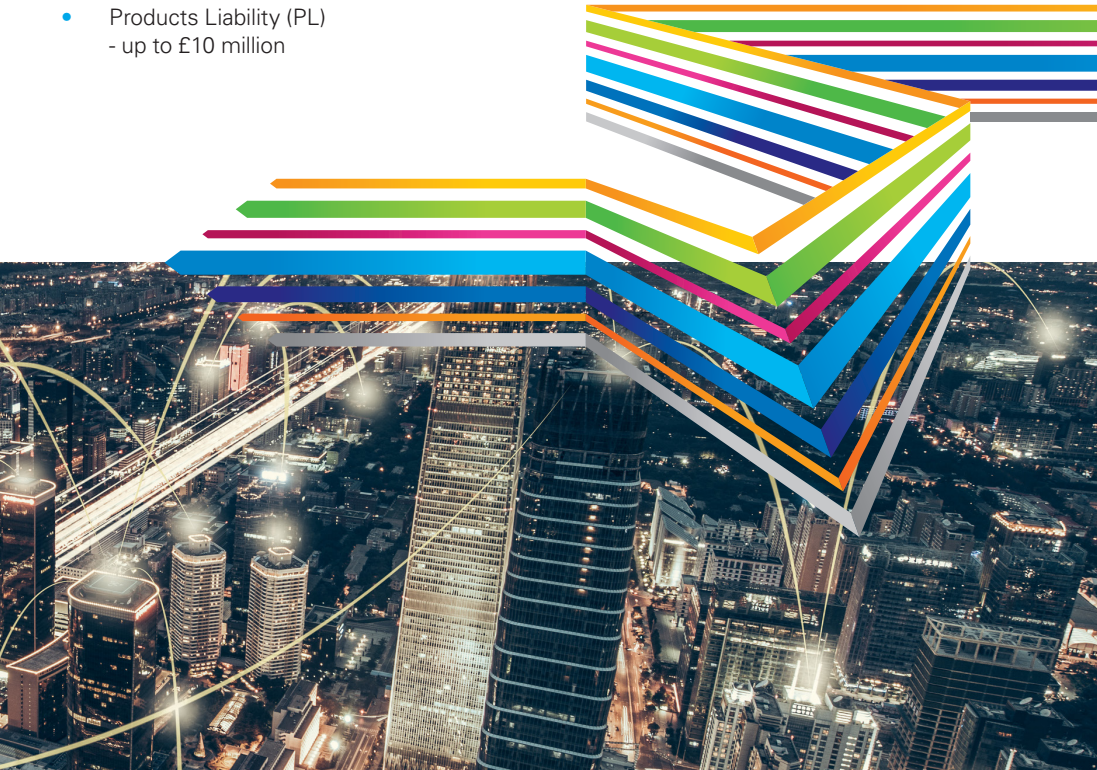
- Employers Liability (EL) Limit  
- up to £10 million
- Public Liability (PL) Limit  
- up to £10 million
- Products Liability (PL)  
- up to £10 million

### 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





## We can cover your Standalone Liability risks

### **Liability**

We specialise in Liability and Contracts 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 21.2.1 Insurance (or equivalent)
- 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 either be standalone or as part of PMR.



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## Contact Us

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## A member of the Tokio Marine HCC group of companies

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