



Directors and Officers Liability Insurance

Directors and officers operate in increasingly risky environments. The development of strict and sophisticated corporate governance guidelines; large corporate fraud cases; and the willingness of shareholder groups to exercise their rights present fresh challenges for managers.

Directors and officers liability insurance (D&O) covers the personal assets and liability of directors, officers and senior management against claims arising from actions or decisions made in their capacity as leaders and decision makers.

Recently directors and officers have found themselves faced with an increase in lawsuits arising from issues such as:

- Accounting irregularities
- Breaches of competition law
- Corporate manslaughter / breaches of health and safety legislation
- Employment-related claims
- Environment liability
- Insolvency-related proceedings (wrongful trading / disqualification)
- Mergers and acquisitions

Tokio Marine HCC specialises in customising comprehensive D&O insurance programmes so that corporate leaders can proceed confidently with their business visions.



Protecting the personal assets of executives has become a priority on the corporate agenda.



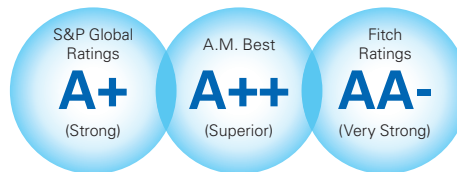
Programme Features

- Financial institutions capacity of up to €25 million (US\$25 million or £15 million) per D&O policy
- Commercial D&O financial capacity of up to €40 million (US\$40 million or £25 million) per policy
- Primary or excess

A Smart Approach

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



*Ratings at the time of printing

- 1 Asking the right questions for a profound understanding of your needs
- 2 Working in synergy for effective information exchange
- 3 Customising policies for individual businesses in multiple jurisdictions
- 4 Providing local service and support worldwide
- 5 Responding quickly and efficiently to your enquiries
- 6 Delivering effective insurance solutions
- 7 Providing fast and fair claims services
- 8 Working with you every step of the way, for the long-term
- 9 **RESULT: You get back to business with one less worry**

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Financial Institutions Bond and Commercial Crime Insurance

Crime-related losses, particularly those arising from employee dishonesty, have grown in recent years. Global expansion, mergers and acquisitions of financial institutions and technological development inevitably facilitate employee infidelity, fraud, theft, forgery and computer-related crime.

Financial institutions bond insurance (FI Bond) protects financial institutions against crime-related losses resulting from:

- Cash in transit (loss of money on site or in transit)
- Counterfeit currency
- Damage to offices and content
- Employee infidelity
- Forgery or alteration of cheques and securities
- Premises risk (loss or damage to property resulting from theft)

Non-financial institutions, which include local and multinational commercial companies, may also suffer severe losses as a result of criminal activities. Commercial crime insurance is designed to safeguard businesses from such financial losses.

Tokio Marine HCC specialises in customising comprehensive FI Bond insurance and commercial crime insurance programmes to protect our clients against criminal actions committed by dishonest employees and/or third parties. Safeguarding both financial and non-financial institutions from the risk of crime-related losses is what we do.

Banks and financial institutions are especially susceptible to such criminal activities and their effects can be devastating.

We are leaders in our field, delivering top-class solutions to financial institutions worldwide. We offer blended programmes that combine bankers blanket bond, electronic computer crime, financial institutions professional indemnity, directors and officers liability, fiduciary liability and employment practices liability insurance.



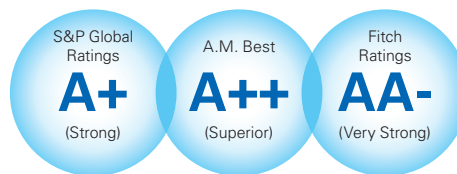
Programme Features

- Financial capacity of up to €25 million (US\$25 million or £15 million) per FI bond and commercial crime policy
- Primary or excess

A Smart Approach

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Employment Practices Liability Insurance

The growing awareness of individual employment rights presents a management challenge and financial concern for businesses.

More stringent legislation provides employees with a platform to sue for wrongful employment practices, with ever increasing success. This can result in dramatic losses of company assets.

Employment practices liability insurance (EPL) covers the company, its management and employees against claims brought by the company's past, present and prospective employees alleging wrongful employment practices including:

- Breach of data protection laws
- Defamation
- Discrimination based on age, gender, race, etc.
- Retaliation
- Sexual or racial harassment
- Unlawful failure to employ or promote
- Wrongful termination

Tokio Marine HCC specialises in customising comprehensive EPL insurance programmes designed to protect our clients against employment-related claims and against the risk of large financial losses.



With compensation awards getting bigger and tribunal cases becoming more complex, employers are finding the need to safeguard their companies.



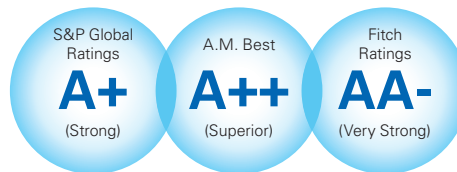
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Fiduciary Liability Insurance

Trustees and fiduciaries are far more accountable for their actions when managing employee benefit plans than ever before. In today's environment, they are governed by statutes that regulate the administration of benefit plans, as well as the laws generally applicable to trustees. Consequently, non-compliance can lead to personal liability for breach of responsibilities – risking a loss to their personal assets as well as those of the corporations they represent.

The scale of potential claims has risen dramatically, stemming from allegations such as:

- Breach of fiduciary responsibility imposed by local statutes
- Improper advice or disclosure
- Negligence in the administration of a plan

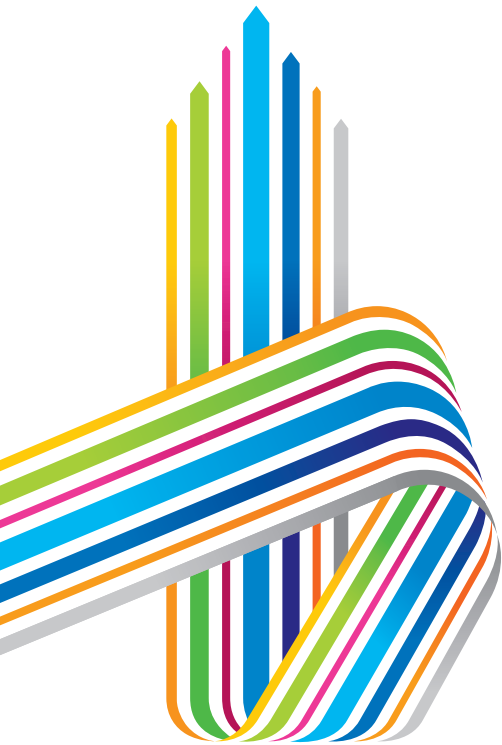
Fiduciary liability insurance provides coverage to:

- Fiduciaries
- Employee benefit plans
- Pension trustees
- Corporate trustee companies and their subsidiaries
- Sponsors / employer companies
- Personnel involved in the administration of pension plans

Tokio Marine HCC specialises in customising comprehensive fiduciary liability insurance programmes that protect the above entities from claims made against them. Our fiduciary liability insurance is designed to safeguard our clients from the possible risk of losing company and personal assets.



The onerous duties of benefit plan auditors and actuaries who act in the best interests of beneficiaries have increased the chances of legal action against trustees and sponsor companies.



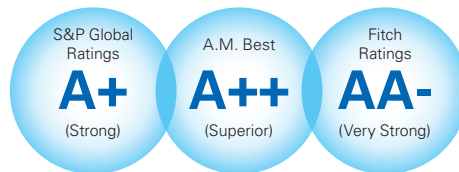
Programme Features

- Financial capacity of up to €25 million (US\$25 million or £15 million) per fiduciary liability policy
- Primary or excess

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Professional Indemnity Liability Insurance

The risk of losing money and reputation in a professional liability lawsuit can have a devastating effect on any service provider. Independent consultants and businesses are easily sued for their acts, errors or omissions when providing a service to their clients.

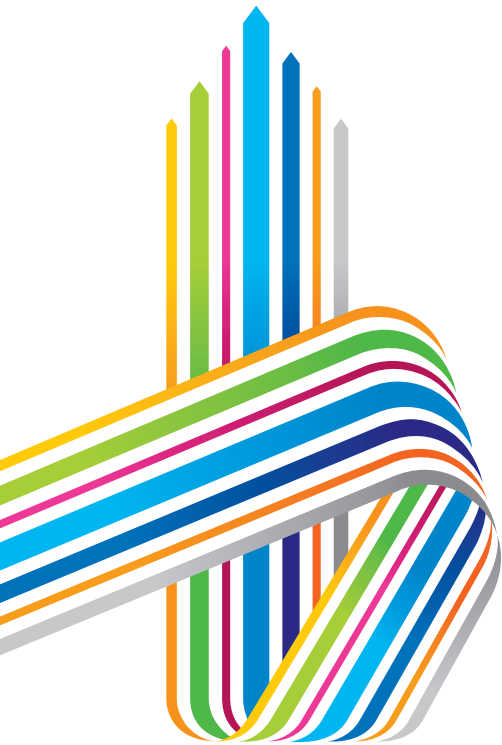
Professional indemnity liability insurance (PI) covers service providers, and their management and employees in the event of a claim arising from professional negligence in the performance of services. Professionals can include:

- Accountants
- Architects
- Bankers and dealers
- Consultants
- Engineers
- Insurance agents / brokers
- Investment advisors
- Lawyers
- Real estate professionals
- Securities brokers and dealers
- Solicitors

Tokio Marine HCC specialises in customising comprehensive PI insurance programmes designed for specific professionals.



As professional services continue to advance and become more complex, the risks of providing these services will increase. Unfortunately, human error can never be fully avoided. Protecting your business is crucial.



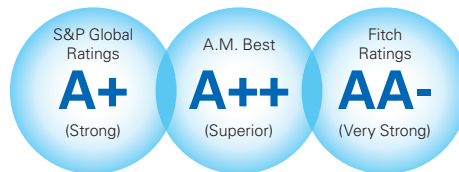
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- Primary or excess

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Transaction Risk Insurance

Mergers, acquisitions and disposals are a necessary part of corporate dynamics. However, each one presents a completely new and unique set of risk issues for the company to consider. These issues need to be addressed during the course of negotiations, and risks need to be allocated agreeably between the deal parties. Some aspects of a corporate transaction can be difficult to resolve, and should no solution be found, can impede, hinder or delay its completion.

Transaction risk insurance (TRI) products are often employed to effectively bridge a gap between the deal parties' positions (typically between buyer and seller) and at times can even enhance them.

Warranty and indemnity insurance (W&I) provides protection against financial loss arising due to the breach of warranties and indemnities given in a sale and purchase agreement (SPA). There are two types of W&I policy, "buyer" or "seller" side policies, which are structured to meet the risk retention and recourse requirements of the deal parties and are set up to follow the SPA closely.

The complexity of risks inherent in a corporate level transaction, such as a merger or acquisition, can be such that they threaten the deal itself.

Coverage can:

- Enable the seller to limit exposure to liability for any breach of warranties
- Protect the value of the buyer's investment in the target
- Facilitate the transaction by removing potential "deal-breakers" over risk allocation
- Reduce greatly, or eliminate, the need for escrow, delayed payments or loan notes
- Enhance the deal by providing security to support the warranties

Tax opinion liability insurance (Tax) and contingent risk transfer insurance (Contingent) are also included in the TRI range and cover areas that fall outside the SPA yet relate to the transaction; for example, tax issues or known circumstances.

Tokio Marine HCC specialises in customising innovative Transaction Risk insurance solutions, allowing the seller to protect deal proceeds while the buyer gains adequate recourse should any unexpected losses or liabilities arise once the deal is finalised.



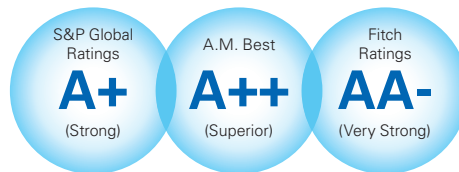
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Cyber Security Insurance

In today's digital and connected world, cyber risks are an important and established part of the risk landscape. Companies rely heavily on IT systems to be operative, as well as to store and communicate intellectual property and data.

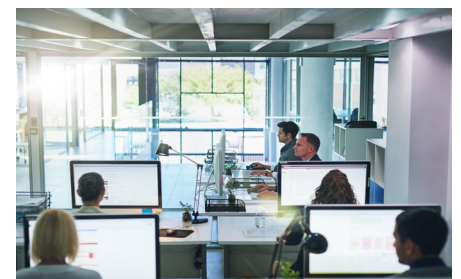
Concerned with continuity in the face of an event and subject to ever-tightening legislation, businesses find themselves further under pressure to be cyber-ready.

Cyber Security Insurance is an essential component of a healthy risk management strategy that looks to mitigate cyber threats appropriately. However, not all cyber policies are alike and finding the right coverage for your company can be challenging.

Cyber incidents can originate from inside or outside the company and they can be intentional or accidental. Businesses need to be prepared for a constantly widening range of cyber threats, such as data breach, ransomware attacks, industrial espionage and the introduction of virus into company systems, amongst others.

Whether targeted by hackers, political hacktivists, terrorists, nation states, competitors, disgruntled employees, or simply victims of innocent human error, all businesses are at risk.

At Tokio Marine HCC, we customise Cyber Security Insurance that offers comprehensive and innovative protection, including pre-incident prevention, crisis response and post-incident expertise.



The risk is real and the consequences of an event can be devastating: business interruption (BI), notification costs, third party claims and fines, to name a few, can result in significant financial loss.



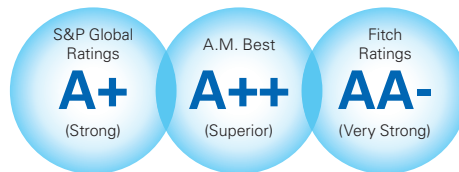
Programme Features

- Financial capacity of up to €25 million (US\$25 million or £15 million) per Cyber policy
- Primary or excess

A Smart Approach

Our centralised and unified management structure promotes real-time interaction between our transnational teams of underwriting, claims and legal professionals. The fact that our assets are consolidated under “one roof” makes us institutionally quick: quick to respond; to provide intelligent advice, innovative solutions and efficient claims handling.

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



*Ratings at the time of printing

- 1 Asking the right questions for a profound understanding of your needs
- 2 Working in synergy for effective information exchange
- 3 Customising policies for individual businesses in multiple jurisdictions
- 4 Providing local service and support worldwide
- 5 Responding quickly and efficiently to your enquiries
- 6 Delivering effective insurance solutions
- 7 Providing fast and fair claims services
- 8 Working with you every step of the way, for the long-term
- 9 **RESULT: You get back to business with one less worry**

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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 (HCCII), Tokio Marine Europe S.A. (TME) and HCC Underwriting Agency Ltd (HCCUA), members of the Tokio Marine HCC Group of Companies.

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Intellectual Property Insurance (IPI)

Intellectual Property (IP) is strategic at a time when innovation is at the heart of business growth.

With IP-related litigation on the rise, insurance as a risk management tool has become vital to any business designing, manufacturing, selling, providing or distributing goods or services.

For many companies, intangible assets represent a major part of their value. These can include Intellectual Property (IP) rights such as:

- Copyrights
- Designs
- Patents
- Trademarks
- Trade secrets
- Other IP rights (e.g. plant varieties or topographies of semiconductor products,...)

At Tokio Marine HCC, we design Intellectual Property Insurance (IPI) solutions that protect your enterprise from the substantial financial losses that can arise from IP-related disputes.

Coverages can include:

- Infringement Liability
- Contractual Liability
- Enforcement
- IP Rights protection
- Contractual Disputes



With a growing number of Intellectual Property-related cases, companies who do not insure their Intellectual Property are at risk of significant financial loss.

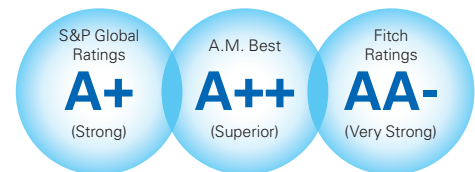
Available Coverages

Enterprises of all sizes			SMEs	
Infringement Liability When third parties allege IP infringement	Contractual Liability Indemnities regarding the use, supply and manufacture of products, services or processes	IP Rights Protection A challenge to the Insured's rights / ownership of the IP	Enforcement Cover To fund litigation against those who infringe the Insured's IP	Contractual Dispute Pursuit / Defence of a breach of contract (e.g. a license or distribution agreement)
<ul style="list-style-type: none"> Representative fees and expenses including but not limited to: <ul style="list-style-type: none"> » Legal defence costs » Fees of experts » Attendance expenses of any witnesses » Travelling and subsistence expenses » Opponents costs » Costs of counterclaim » Translation costs Emergency costs Damages and settlements 			<ul style="list-style-type: none"> Investigation costs Representative fees and expenses 	<ul style="list-style-type: none"> Investigation costs (Pursuit cover only) Representative fees and expenses Damages and settlements (Liability only)

A Smart Approach

Our centralised and unified management structure promotes real-time interaction between our transnational teams of underwriting, claims and legal professionals. The fact that our assets are consolidated under "one roof" makes us institutionally quick: quick to respond; to provide intelligent advice, innovative solutions and efficient claims handling.

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



*Ratings at the time of printing

Programme Features

- Financial capacity of up to €25 million (US\$25 million) per IPI policy
- Primary or excess

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A member of the Tokio Marine HCC group of companies

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