



TOKIO MARINE
HCC



Architects, Engineers, Surveyors, Consultants & Construction Managers

Professional Liability

Tokio Marine HCC – Cyber & Professional Lines Group

is a market leader of professional liability coverage. We have more than 30 years’ experience in underwriting professional liability and are backed by the strength of a leading international insurance holding company, giving us a strong foundation for handling the professional liability insurance needs of architects, engineers and related professionals.

Our carriers are rated with the top financial ratings:

S&P.....A+(Strong)
Fitch Ratings.....AA-(Very Strong)
AM Best.....A++(Superior)



Architects and engineers (AE) professional liability insurance provides coverage for allegations of negligence against firms in their performance of professional services. Our coverage protects professional firms against claims made by third parties and is supported by responsive claims handling.

Target Class of Business

- Architects
- Civil Engineers
- Construction Consultants
- Construction Managers
- Electrical Engineers
- Environmental Engineers
- Fire Protection
- Forensic Experts/Consultants
- Geotechnical Engineers
- GIS Consultants
- HVAC Engineers
- Inspection Firms
- Interior Designers
- Land Surveyors
- Landscape Architects
- Lighting Engineers
- Mechanical Engineers
- Project Managers
- Scientists
- Structural Engineers
- Testing Laboratories



Product Highlights

- Coverage is offered on a claims made and reported, duty to defend policy form with limit options up to \$5,000,000
- Broad definition of professional services
- Pollution Liability Coverage
- Network Security and Privacy Liability Coverage (Optional)
- Supplemental Coverages
 - Disciplinary Proceedings
 - ADA, FFHA and OSHA Proceedings
 - Expense Reimbursement
 - Subpoena Response Assistance
 - Public Relations
 - Peer Review Reimbursement
 - Drone Replacement Expense
 - False Claim Act Expense Reimbursement
- Mediation Deductible Credit
- Innocent Insured Coverage
- Project Policy Excess Coverage
- Equity Interest Coverage
- Waiver of Subrogation Coverage
- Contract, Temporary or Leased Personnel Coverage
- Joint Venture Coverage
- Worldwide Coverage
- Optional Extended Reporting Periods Available up to 60 months
- Circumstance Reporting
- **Risk Management and Pre-Claims Assistance available**
- Contract Review Services

Other Available Enhancements Include:

- Amended the "Consent to Settle" clause to allow for a 50/50 sharing of any Loss and Claims Expenses above that which a claim could have been settled but for the failure of the Named Insured to give us consent
- Updated our definition of Bodily Injury to include "monitoring of medical conditions resulting from physical injury, sickness or disease"
- Updated definition of Wrongful Act to include Personal Injury and Media Injury to the policy form
- An Aggregate Deductible of three (3) times the per claim deductible stated
- Project / Client Specific Excess Coverage

Please contact us today or visit our website for more information about our comprehensive insurance solutions:

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Submissions can be sent to
aesubmissions@tmhcc.com

Or visit our website at
tmhcc.com/pro