



TOKIO MARINE  
HCC



Tokio Marine HCC  
**Professional Lines**



# We Know Professional Lines Solutions

When Tokio Marine HCC acquired NAS Insurance Services in April 2019, a new breed of specialty insurance services company was born. The combination of creativity, flexibility and know-how with broad financial strength and global expertise created a new underwriting powerhouse to service the cyber and professional insurance demands of today's businesses.

The new Tokio Marine HCC - Cyber & Professional Lines Group brings together state-of-the-art products to cover emerging risks for organizations in every industry. Our combined underwriting, risk management and claims-handling experience offers our clients unparalleled expertise and the confidence to drive their businesses forward.

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## Tokio Marine HCC Financial Power

Benefit from our solid foundation, proven track record and excellent industry ratings.

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





## Architects, Engineers and Contractors Professional Liability (AECP)



### Architects and Engineers Professional Liability (AE)

Architects and engineers professional liability insurance provides coverage for allegations of negligence against firms in their performance of professional services in disciplines such as architecture, engineering, surveying and construction management.

#### Coverage highlights

- Pollution legal incident liability
- Network Security and Privacy Liability coverage optional
- Supplemental reimbursement coverage for Disciplinary and ADA/OSHA/FFHA proceedings
- Design/Build coverage available
- Mediation deductible credit
- Optional Extended Reporting Period
- Project/Client specific excess coverage
- First Dollar Defense available

**AE Policy Enhancement Endorsement** – *available endorsement adds expanded supplementary coverages including:*

- Subpoena Response Assistance
- Public Relations
- Peer Reimbursement
- Drone Replacement Expense
- False Claims Act Expense Reimbursement
- Aggregate Deductible
- 60-month Extended Reporting Period option

#### Education and Risk Management:

- Loss prevention services available
- Contract Reference Guide

#### Target Classes:

- Architects
- Engineers including civil, electrical, environmental, fire protection, forensic, geotechnical, HVAC, mechanical and structural
- Construction managers
- Interior designers
- Land surveyors
- Landscape architects
- Testing laboratories
- Inspection firms
- Technical consultants

Limits up to \$5 million/\$5 million

Minimum Deductible: \$2,500

Minimum Premium: \$2,500



## Contractors Professional Liability (CP)

Addresses allegations of negligence for the unique professional exposures a contractor faces by assuming the role of a general contractor, artisan contractor, design / builder, construction / project manager and owner's representative.

### Coverage highlights

- Contractors Professional Liability
- Rectification Expense
- Network Security and Privacy Liability coverage
- Contractors Pollution Incident Liability coverage (optional)
- Contractors Protective Indemnity (optional)
- Supplemental reimbursement coverage for:
  - Disciplinary and ADA/OSHA/FFHA proceedings
  - Subpoena Response Assistance
  - Public Relations
  - Peer Reimbursement
  - Drone Replacement Expense
  - False Claims Act Expense Reimbursement
  - Mediation deductible credit
  - Project/Client specific excess coverage
  - Extended Reporting Period option up to 60 months

### Education and Risk Management:

- Contract review

### Target Classes:

- Contractors and Design/Build firms
- Construction Managers – Agency and At Risk
- Artisan Contractors - Electrical, HVAC, mechanical, fire protection, low voltage, telecommunication and plumbing contractors

Limits up to \$5 million/\$5 million

Minimum Deductible: \$2,500

Minimum Premium: \$2,500





## Scientists Professional Liability

Professional liability coverage to scientists and technical consultants involved in fields related to science, design, research and development, theoretical studies and analysis.

### Coverage highlights

- Dedicated Scientist Policy form
- Pollution legal incident (optional)
- No exclusion for BI/PD based on professional services
- Mediation deductible credit
- Project/Client specific excess coverage

### Education and Risk Management:

- Pre-loss prevention services

### Target Classes:

- Scientist (various disciplines – examples listed below)
- Anthropologist
- Archaeologist
- Biologist
- Chemist
- Physicist
- Geologist
- Agricultural
- Environmental
- Engineer
- Technical Consultant
- Consulting University and College Professors

Limits up to \$5 million/\$5 million

Minimum Deductible: \$2,500

Minimum Premium: \$1,000





## Employment Practices Liability Insurance (EPLI)

### Employment Practices Liability

Businesses need broad coverage for claims made by current, former or prospective employees alleging harassment, discrimination, wrongful termination and more. We specially design programs for franchises and small to midsize businesses. We aren't just about insurance, but about prevention and calculated reactions.

#### Franchises

We know franchises well. Many of them tend to be targets of employee lawsuits because there is a common misconception that they have deep pockets. We have the experience to help policyholders with the best resources and guidance to ensure they are protected.

#### Small to Midsize Businesses

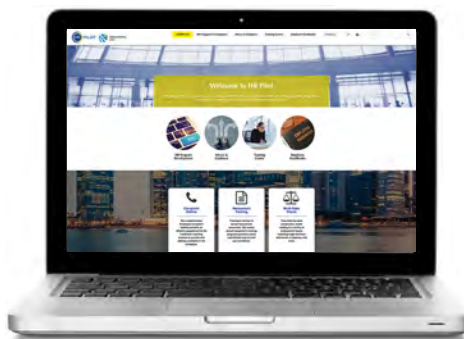
No business or matter is too small for our Underwriters. We can help you evaluate the necessary coverage and needs designed for your policyholders.

#### Coverage highlights

- Third-Party Liability, including coverage for ADA access
- Immigration Defense coverage
- Workplace Violence
- Endorsements specific to the franchise sector
- Wage and hour/FLSA violations defense coverage available for certain classes

#### Education and Risk Management:

- Free for every policyholder
- Unlimited telephone and email support
- State-specific online content
- Posters, handbooks, and training in English and Spanish
- Sample employee handbooks
- Online Training courses for managers and employees [www.hrpiilot.com](http://www.hrpiilot.com)
- State compliant online training courses for managers and employees



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

#### Target Classes:

- Franchisees, including restaurants, gas stations, convenience and grocery stores
- Accountants
- Architects, engineers and contractors
- Manufacturers, machine shops and commercial printers
- Non-franchised restaurants
- Retailers and wholesalers/distributors
- Affinity Groups/Trade Associations

Limits up to \$5 million/\$5 million  
 Minimum Deductible: \$2,500  
 Minimum Premium: Please inquire with your Underwriter



“Like our underwriters, our claims professionals are subject matter experts. We take pride in collaborating with our policyholders and delivering on our commitments. We understand our policyholders’ needs, and how important getting back to business is by delivering an experienced, proactive and innovative approach in our management of claims and litigation.”

**Jill Daly**

*SVP, Claims-Professional Lines & Public Risk Groups  
Claims*

## Allied Medical, Social Services & Sexual Misconduct



### Allied Medical - Miscellaneous Malpractice

Miscellaneous Medical Malpractice Insurance provides comprehensive coverage for a wide range of Allied and Ancillary healthcare providers and facilities.

#### Product Highlights

- Professional Liability offered on a Claims-Made basis
- General Liability offered on a Claims-Made or Occurrence basis
- Employees, Volunteers, Interns, Residents and Independent Contractors included in the definition of Insured
- Can include direct coverage for Physicians, Dentists and Chiropractors on select classes
- Medical Director covered for Administrative Duties and Indirect Patient Care
- Patient Loading/Unloading Coverage available as a sub-limit or up to the full PL limit
- Dual Towers/Separate PL and GL Aggregate Limits
- Follow Form Excess Coverage available
- Punitive damages are covered, where insurable

#### Coverages Enhancements Available

- Sexual Misconduct and Molestation Liability up to \$1,000,000
- e-MD Cyber Liability up to \$1,000,000
- MEDEFENSE® Plus up to \$500,000
- Employee Benefits Liability up to \$1,000,000
- Hired & Non-Owned Auto Liability up to \$1,000,000
- Additional Claims Expenses Limit up to \$1,000,000
- Reputational Harm Expenses Sublimit up to \$50,000
- Evacuation Expenses Sublimit up to \$50,000
- Disciplinary Proceeding Sublimit up to \$25,000

#### Ineligible Territories

- Alaska, New York, Puerto Rico, Pennsylvania, Louisiana and Washington



## Allied Cont.

### Eligible Risks

- Home Healthcare Agencies (skilled and unskilled services)
- Medical Staffing Agencies
- Non-Emergency Medical Transportation
- Outpatient Mental Health
- Outpatient Medical Clinics
- Drug Testing
- Medical Directors (no nursing homes, fire department/EMS, correctional facilities)
- Independent Medical Exams and Expert Witness Services
- Imaging and X-Ray Centers
- Pharmacies



- Dialysis Services
- Medical Education/Training Services
- Optometry Services
- Prosthetic Fitters and Hearing Aid Fitters
- Residential Mental Health and Substance Abuse Facilities (including Detox Services)
- Sleep Disorder Centers and Clinics
- Non-Diagnostic Medical Testing Laboratories
- Day & Medical Spas
- Ancillary Providers (Individual or Groups)

Limits up to \$5 million/\$5 million

Minimum Deductible: From first dollar

Minimum Premium: \$1,500

### Ineligible Risks

- Hospitals
- Physicians and Physician Groups
- Clinical Trials
- Nursing Homes and Skilled Nursing Facilities
- Services in Correctional Facilities
- Medical Marijuana
- Managed Care Organizations
- Healthcare Consultants




**Social Services PL / GL**

Social Services Professional Liability Insurance provides comprehensive coverage for organizations and individuals providing programs and services that improve the well-being and welfare of individuals, families and communities.

**Product Highlights**

- Professional Liability offered on a Claims-Made basis
- General Liability offered on a Claims-Made or Occurrence basis
- Dual Towers/Separate PL and GL Aggregate Limits
- Employees, Volunteers, Interns and Independent Contractors included in the definition of Insured
- Punitive damages are covered where insurable

**Coverage Enhancements Available**

- Sexual Misconduct and Molestation Liability up to \$1,000,000
- e-MD® Cyber Liability up to \$1,000,000
- MEDEFENSE® Plus up to \$500,000
- Employee Benefits Liability up to \$1,000,000
- Hired & Non-Owned Auto Liability up to \$1,000,000
- Additional Claims Expenses Limit up to \$1,000,000
- Reputational Harm Expenses Sublimit up to \$50,000
- Evacuation Expenses Sublimit up to \$50,000
- Disciplinary Proceeding Sublimit up to \$25,000

**Ineligible Territories**

- Alaska, New York, Puerto Rico

**Eligible Risks**

- Adult Daycare
- Mental Health Counselors
- Transitional Living
- Drug and Alcohol Rehab/Sober Living Homes


**Also, within our appetite**

- Family Counseling/Therapy
- Developmentally Disabled Group Homes and Day Schools
- Vocational Training and Life Skill Coaching
- Mentoring Programs
- Food Banks and Pantries

Limits up to \$5 million/\$5 million

Minimum Deductible: From first dollar

Minimum Premium: \$1,500

**Ineligible Risks**

- Foster Care/Adoption
- Retirement Homes
- Memory Care Facilities
- Detention Centers
- Nursing Homes and Skilled Nursing Facilities
- Managed Care Organizations



## Sexual Misconduct & Molestation Liability

Sexual Misconduct and Molestation Insurance gives organizations protection against sexual misconduct and molestation claims. Our policy covers allegations of sexual abuse, molestation, or mistreatment or maltreatment of a sexual nature, as well as allegations of negligent employment, investigation, supervision, training or retention of, or failure to report to proper authorities, a person who committed abuse or molestation.

### Product Highlights

- Limits and deductible apply per Victim
- Prior acts coverage available
- Extended reporting period available
- Included as Insureds – Full-time and part-time employees, executive officers, directors, trustees, leased, seasonal and temporary workers
- Substitute teachers, coaches and counselors are covered, but only while performing activities that are authorized and/or sponsored by the Named Insured
- Independent contractors, subcontractors and volunteers may be added by endorsement for eligible risks
- Physical Abuse Coverage is available
- Subsidiaries of the Named Insured are included in definition of Insured
- Worldwide coverage provided the claim is brought in the USA
- Coverage provided for the Named Insured's whole operation or can be carved back to cover scheduled contracts
- Duty to defend policy covering both Claim Expenses and Loss

### Coverages Enhancements Available

- \$25,000 limit Reputational Harm Coverage included

### Target classes include, but not limited to:

- Tutoring companies
- Bus transportation
- Construction workers on school/university campuses
- Janitors working on school campuses
- Engineering companies
- Cafeteria food service vendors
- Auto repair and tow truck companies
- Day care operations
- Airport transportation
- Retail stores
- IT consultants
- Financial advisors
- Manufacturing companies

Limits up to \$1 million Each Victim/\$2 million Aggregate (\$1 million/\$2 million if required by written contract)  
 Minimum Deductible: \$10,000  
 Minimum Premium: \$5,000

### Ineligible Classes

- Catholic churches
- Long-term residential care
- International travel/student exchanges
- Spas/massage therapy
- Franchises



## Miscellaneous Professional Liability (MPL)



### Miscellaneous Professional Liability

Miscellaneous professional liability insurance protects against claims arising from professional malpractice. These claims can lead to financial losses, expensive litigation and staggering jury awards. Professionals, businesses and consultants face greater exposure to potential risks and liabilities than ever before. With a professional liability insurance policy, this risk can be avoided, keeping your budget and your reputation intact.

#### Coverage highlights

- Broad definition of Professional Services
- Cyber coverage available
- Public Relations Expense coverage
- Mediation Provision to reduce deductible
- Personal injury coverage
- Diminishing deductible available for qualified risks

#### Education and Risk Management:

- Pre-Claims Assistance hotline included

#### Target Classes:

- Consultants
- Freight Forwarders
- Employment Agencies
- Printers
- Travel Agencies
- Collection Agencies
- Advertising/Public Relations
- Event Planners
- Tax Prep/Bookkeepers
- Claims Adjusters

Limits up to \$5 million/\$5 million

Minimum Deductible: \$1,000

Minimum Premium: \$1,000



## Real Estate Professional Liability

Real estate transactions are expensive and complex. To ensure the success of your business and reputation, you need a trusted insurance carrier to help you manage a wide range of professional liability exposures in the real estate industry.

### Coverage highlights

- Broad definition of Professional Services
- Cyber coverage available
- Open House/Lockbox coverage
- Fair housing discrimination coverage
- Personal injury coverage
- Mediation provision to reduce the deductible
- Diminishing deductible available for qualified risks
- Failure to Disclose Pollutants coverage

### Education and Risk Management:

- Pre-Claims Assistance hotline included

### Target Classes:

- Real estate agents/brokers
- Leasing agents
- Property Managers
- Auctioneers
- Mortgage brokers and bankers
- Title agents and title abstractors
- Real Estate Appraisers

Limits up to \$5 million/\$5 million

Minimum Deductible: \$1,000

Minimum Premium: \$1,500

## Insurance Agents Professional Liability

Insurance agents professional liability insurance provides coverage for allegations of negligence against agents and their employees in their performance of professional services for policyholders and customers.

### Coverage highlights

- Broad definition of professional services
- Definition of insured includes subsidiary, predecessor firm and independent contractor
- Definition of loss includes punitive damages with most favorable venue
- Personal injury coverage
- BI/PD exclusion includes a carve-back for claims arising from the performing or failure to perform Professional Services
- Mediation deductible credit

## Insurance Agents Professional Liability Cont.

### Enhancement Endorsements available

- Cyber coverage available
- First Dollar Defense
- Additional Defense Limit

### Education and Risk Management:

- Pre-Claims Assistance Hotline included

### Target Classes:

- Independent P&C Insurance Agencies
- General Insurance Agents/Brokers
- Surplus Lines Brokers
- Wholesale Insurance Brokers
- MGAs
- MGUs
- Underwriting Managers
- Program Administrators

Limits up to \$5 million/\$5 million

Minimum Deductible: \$5,000

Minimum Premium: \$3,500



## Accountants E&O

Tokio Marine HCC's Accountants E&O product is designed and developed to protect against errors and omissions made by CPA's, accountants, bookkeepers, and tax professionals. Professional liability insurance can mitigate the risk of high-liability and high-visibility lawsuits, helping to keep your budget and your reputation intact.

- Coverage offered on a duty to defend policy form with flexible limit options
- Capacity: up to \$3 million / \$3 million are available for qualified risks
- Minimum deductible: \$2,500



 **Accountants E&O Cont.**

**Coverage highlights**

- Risk Management & Pre-Claim Assistance Services
- Broad Definition of Professional Services
- Network Security and Privacy Liability Coverage
- Disciplinary Proceedings Coverage
- Subpoena Response Assistance Coverage
- Public Relations Expense Coverage
- Expense Reimbursement Coverage
- Third-Party Discrimination Coverage
- Modified Consent to Settle Clause - 50/50
- Mediation Provision to Reduce the Deductible - 50%
- Automatic 60-Day Extended Reporting Period
- Automatic Aggregate Deductible (3x)
- Unlimited Non-Practicing / "Retirement" ERP

**Optional Coverage Available (for qualified risks)**

- Cyber Secure Enhancement (First-Party Cyber) - Up to \$250,000
- Claims Expenses Outside the Limits (DOL) - Up to \$1 million
- Extended Trustee and Other Fiduciary Coverage
- Employment Practices Defense Coverage - Up to \$100,000
- Outside Organization D&O Expense Coverage - Up to \$100,000
- Life Insurance Agent or Broker Coverage - Up to \$500,000
- Employee Dishonesty Coverage - Up to \$500,000
- First Dollar Defense

**Target Classes:**

- |                  |                              |
|------------------|------------------------------|
| • Business Tax   | • Compilations               |
| • Individual Tax | • Write-Ups                  |
| • Bookkeeping    | • Non-Public / Private Audit |
| • Reviews        | • Interim/Outsourced CFO's   |

 **Medical Billers E&O**

Uniquely designed for medical billers, coders and other revenue cycle management professionals in the Healthcare Industry who are providing services to unrelated third-party clients.

**Coverage highlights**

- |   |                                      |
|---|--------------------------------------|
| • Includes MEDEFENSE® Plus coverage         | Limits up to \$5 million/\$5 million |
| • Cyber coverage available                  | Minimum Deductible: \$2,500          |
| • Broad Definition of Professional Services | Minimum Premium: \$3,000             |



## Tenant Discrimination

Tenant Discrimination Reimbursement Insurance provides coverage for allegations of discrimination brought by a current, prospective, or former tenants against the property managers and/or the property owners.

### Coverage Highlights

- Full prior acts coverage for most risks
- Free choice of counsel
- Coverage extended to property owners on property manager policies
- Coverage extended to property managers on property owner policies
- Covers settlements or judgments
- Covers HUD charges alleging discrimination, including discrimination in violation of ADA law

### Key Features

- Coverage extends to retail, office and industrial properties
- Coverage available nationwide
- One to three year extended reporting period available
- Additional locations can be added midterm
- “Tenant” defined broadly to include Fair Housing Testers and Guests of a Tenant
- Includes Sub-limits for Fair Housing Training Costs, Court Attendance Costs, and Fair Credit Reporting Act Proceedings

### Enhancement Endorsements available

- Class Action up to \$250,000 limit
- Personal injury up to \$250,000 limit

### Target Classes

- Residential property managers and/or owners (apartments and other residential properties)
- Commercial property managers and/or owners (retail, office, and industrial spaces)
- Condominium Owners Associations
- Home Owners Associations

### Ineligible Territories

- New York, Washington

Limits up to \$2 million/\$2 million

Minimum Deductible: \$5,000

Minimum Premium: \$2,500

### Ineligible Classes

- Mobile home and RV parks or communities
- Religious facilities/organizations
- Banks
- Government agencies
- Hotels/motels,
- Bed and breakfasts



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Tokio Marine HCC | NAS Insurance Services, LLC, CA License #0677191

Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc., a Delaware-incorporated insurance holding company. Headquartered in Houston, Texas, Tokio Marine HCC is a leading specialty insurance group with offices in the United States, the United Kingdom and Continental Europe.