

## 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

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.

HCC Global Financial Products (HCC Global) specialises in customising comprehensive PI insurance programmes designed for specific professionals.

# Professional Indemnity Liability Insurance (continued)

## Financial Strength

HCC Global is a subsidiary of HCC Insurance Holdings, Inc., which is rated:

- AA (Very Strong) by Standard & Poor's
- AA (Very Strong) by Fitch Ratings
- A+ (Superior) by A.M. Best Company

## Programme Features

- Financial capacity of up to €25 million (US\$25 million or £15 million) per PI 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.



## Contact us

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Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by HCC. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

HCC Global Financial Products, S.L. -Sole Shareholder Company- is a tied insurance agency acting on behalf of HCC International Insurance Company PLC, registered under the code E0191B61956629 in the Special Register for Insurance Intermediaries, Reinsurance Brokers and their Senior Posts of the Directorate General of Insurance and Pension Funds of Spain (Dirección General de Seguros y Fondos de Pensiones).

A subsidiary of HCC Insurance Holdings, Inc., HCC International Insurance Company PLC is authorised and regulated by the Financial Services Authority. Registered in England and Wales No. 01575839. Registered office: Walsingham House, 35 Seething Lane, London, EC3N 4AH.

HCC Global Financial Products S.L. (UK Branch), is a service company, subsidiary of HCC Insurance Holdings Inc., authorised and regulated by the Financial Services Authority as an Appointed Representative of HCC International Insurance Company PLC. In addition, it is granted the authority to enter into contracts of insurance outside the EEA on behalf of the Lloyd's underwriting members of Lloyd's Syndicate 4141, which is managed by HCC Underwriting Agency Ltd. Outside the EEA, the policyholder will always be informed of which insurer in our group will underwrite the policy.

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