



TOKIO MARINE
KILN

Insurance Products

General Liability

Tokio Marine Kiln provides liability insurance for many types of business in the event that their processes, activities or products cause unintended damage or injury to third parties. Our policies are tailored to each individual risk providing cover against legal liability that can arise following an incident, including the costs of defending claims that are brought against our policyholder.

Why we are different

We have made significant investment into liability classes to align and enhance our overall product offering. Our comprehensive service helps our clients cut the overall long-term net cost of the risks they need covered. We have a detailed understanding of the legal and business environment under which our clients operate which, combined with specialist wording expertise, allows us to tailor bespoke coverage to suit individual circumstances. Claims handling is a key focus in this specialist class – our first class claims handling capabilities directly contrasts with the more transactional approach used by many of our competitors.

We write business across all territories and jurisdictions although businesses domiciled in the USA is considered only as part of a package with other Specialist Property, Liability & Motor products.

Our expertise

Our underwriters are experienced leaders in a number of industries, including:

- Single project construction
- Contractors and construction industry
- Energy including upstream and downstream oil and gas
- Chemicals and petrochemicals
- Mining
- Utilities and telecommunications
- Manufacturing
- Sports and leisure
- Railways and transportation
- Property owners and real estate
- Public Sector and governmental

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What we cover

We provide insurance cover on a primary and/or excess basis with limits up to USD75m/GBP50m as follows:

- Public liability
- Products liability
- Sudden and accidental pollution liability
- Employers' liability

Including incidental coverage as follows:

- Professional Indemnity/Errors and Omissions
- Automobile liability
- Directors and Officers liability

About Tokio Marine Kiln

Tokio Marine Kiln is a leading international insurer with a reputation for underwriting excellence, great people and innovative products. As part of one of the largest insurance groups in the world, our underwriters are empowered to assess each individual risk, to make on-the-spot decisions and to find the right solutions for our clients' needs.

The ability to settle valid claims quickly and fairly in a human way is central to our business philosophy, and our adjusters are empowered to exercise their professional judgement to deliver an exceptional customer service.

Contact

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To Be a **Good Company**

Tokio Marine Kiln

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. For further information please visit www.tokiomarinekiln.com