



TOKIO MARINE  
KILN

## Insurance Products

# Employers' Liability

Our Employers' Liability insurance product ensures you meet the legal requirement for any business that has one or more employees and protects your company's legal liability for injury or disease sustained by your employees as a result of their employment.

Central to our product is the provision of proactive medical rehabilitation and support, so that affected employees can achieve better outcomes after a workplace illness or injury. The provision of care and support for employees in this way can help accelerate the return to work process, reduce unnecessary costs of employee absence and foster a positive employment culture.

Some of the benefits include:

- Reduced productivity downtime
- Fostering a caring employer culture
- Increased employee morale
- Improving claims experience
- Lower insurance premiums

Our Employers' Liability insurance product can include:

- Up to GBP50m capacity for Primary Employers' Liability
- Up to GBP50m excess layer capacity
- Up to GBP10m offshore Employers' Liability capacity
- Renewal bonus on targeted risks
- Stand-alone Employers' Liability quotes
- Non-conventional programme structures
- In-house Risk Engineering support
- Risk Management bursaries



## Our medical rehabilitation service

Tokio Marine Kiln has a relationship with TICCS, the rehabilitation provider that works with numerous NHS trusts on outsourced rehabilitation services across the UK. Our connection to TICCS means that care is provided at the time of the incident and before a claim is made, which may result in a reduction in claim numbers.

### TICCS provides:

- The widest range of clinics in the UK with access to over 300 musculoskeletal clinicians operating out of more than 200 clinics. Over 98% of TICCS's patients would recommend them to friends or family
- Professionals trained in counselling and the provision of psychological therapies

They also work closely with our team of claims professionals to provide positive outcomes for injured parties and deliver more than 50,000 clinical treatments every month throughout the whole of the UK.

## 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.

## Empowered Expertise

[www.tokiomarinekiln.com](http://www.tokiomarinekiln.com)

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If you want to find out more about this product please contact our marketing team at [hello@tokiomarinekiln.com](mailto:hello@tokiomarinekiln.com)

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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 under Firm Reference Number: 204909. Registered office is located at 20 Fenchurch Street, London EC3M 3BY Registered Number: 729671. Tokio Marine Kiln is a trading name.