

## OUR STRENGTHS

- ⇒ Dedicated team with specific focus on Disability risks
- ⇒ Innovating new insurance solutions to address industry trends
- ⇒ Continuing research and analysis on trends to support pricing rationale
- ⇒ Provide market leading levels of capacity

# HCC Specialty Underwriters Disability

## Sport, Entertainment & Executive

### Musicians and Entertainers

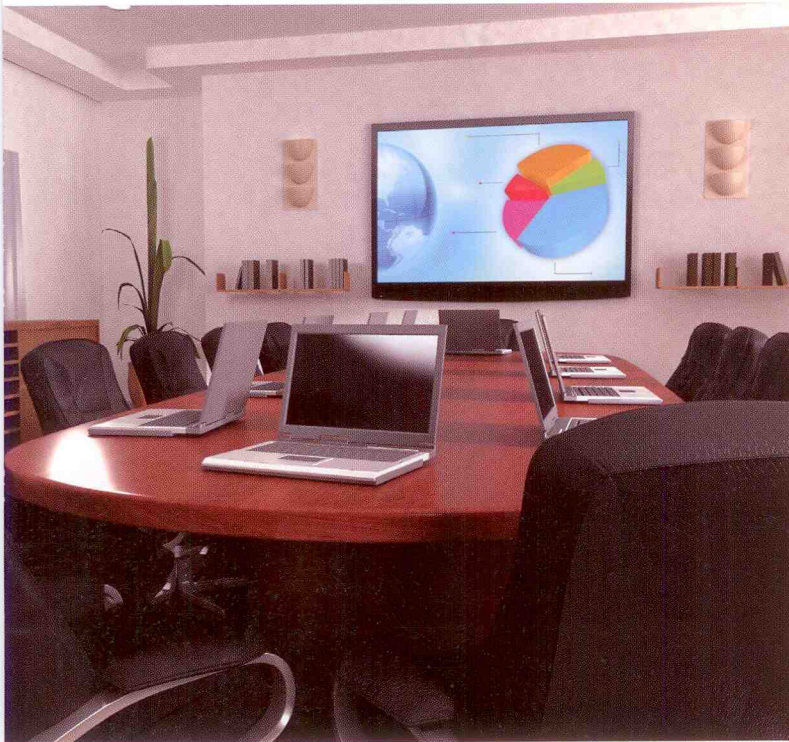
Coverage for pop stars, classical musicians and actors across film, television and theatre

### High Limit Executive Key Man

Cover loss of profits, recruitment of temporary staff, or provide a cash injection to sustain the business until return to employment

### Loan Protection

Compulsory disability insurance for key individuals in the business to meet banking covenants



## OUR PROMISE

### Security

HCC's excellent rating (AA Standard & Poors)

### Long Term Commitment

History of providing specialist covers

### Niche expertise

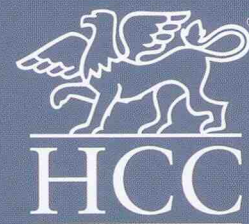
Dedicated team with specific focus

### Knowledge

Real focus, fully researching every aspect of a risk

### Innovation

Proven creative approach to address client needs



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## WHO WE ARE

- ⇒ Specialist, high limit Sport and Executive Disability and Contingency Underwriters
- ⇒ An acknowledged worldwide leader in these markets
- ⇒ Writing in excess of USD\$150,000,000 Specialty Disability & Contingency premium per annum
- ⇒ Founded in 1974 and acquired by HCC in 2001. Rated A+ (Superior) by A.M. Best and AA (Very Strong) by Standard & Poor's
- ⇒ HCCSU is a wholly owned subsidiary of HCC Insurance Holdings



- ⇒ Pioneers of salary protection to champions of La Liga, Bundesliga, Serie A, Eredivisie, English, Russian and Scottish Premier Leagues
- ⇒ Cover world champions of both Formula 1 & MotoGP, in addition to drivers, riders and constructors across many categories of motorsport
- ⇒ Global leader in basketball disability, encompassing the top players from the NBA and the Euroleague

# HCC Specialty Underwriters Disability

## Sport, Entertainment & Executive

### **Failure to Survive (FTS)**

Death as a result of accident or illness

### **Accidental Death (AD)**

Death as a result of accident

### **Permanent Total Disablement (PTD)**

Total inability to participate in their occupation, ever again, as a result of accident or sickness

### **Temporary Total Disablement (TTD)**

Total inability to participate in their occupation over a single and uninterrupted period as a result of accident or sickness



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