



HCC Global



Financial Products



## INSURED. ASSURED.

You need an insurance partner with a smart approach to covering business risk.

Someone who asks the right questions, invests in the right professionals and provides the right solutions to help you take on opportunities with confidence.

## Assurance in an Uncertain World

We move in an era of increasing corporate lawsuits and a growing compliance culture – where getting proper protection for your business and managers is crucial, and the consequences of not doing so can be severe.

But what is proper protection? It is impeccable insurance that gives you security, designed by experts who know how to tailor corporate insurance to your specific needs.

HCC Global Financial Products (HCC Global) is a leading specialist in financial lines insurance. We provide intelligent advice and innovative solutions that safeguard you against the loss of personal and company assets.



**Directors and Officers**

**Employment Practices Liability**

**Fiduciary Liability**

**Financial Institutions Bond and Commercial Crime**

**Professional Indemnity**

**Transaction Risk Insurance**

---

### **Transferring Risk to the Specialists**

When it comes to protecting your assets, it goes without saying that experience and specialisation count. Underwriting financial lines insurance worldwide is what we at HCC Global do. It is what we have always done.

This commitment to focusing on a select portfolio of key products continually sharpens our expertise and enables us to provide you with superior protection.

HCC Global delivers individually tailored solutions that meet the ever complex needs of each of our clients. We base our efforts on the continuous enhancement of our products to protect you from challenging and unconventional exposures that may arise.

What we do best is listen, develop a profound understanding of our clients' needs and calculate how best to protect them against the unexpected.

# A Smart Approach

Profound knowledge and superior expertise are the driving forces behind HCC Global. These forces enable us to provide our clients with sophisticated and effective insurance solutions.

---

Since its beginning, HCC Global has maintained a solid infrastructure that supports knowledge-sharing among our employees. We have continued to invest in talented and enterprising professionals. Our people ask the right questions, provide intelligent advice and deliver the right solutions.

What we've achieved is a smart internal process that enables us to deliver a consistent and high standard of service to our brokers and clients for the long-term.

## **Unity of Purpose**

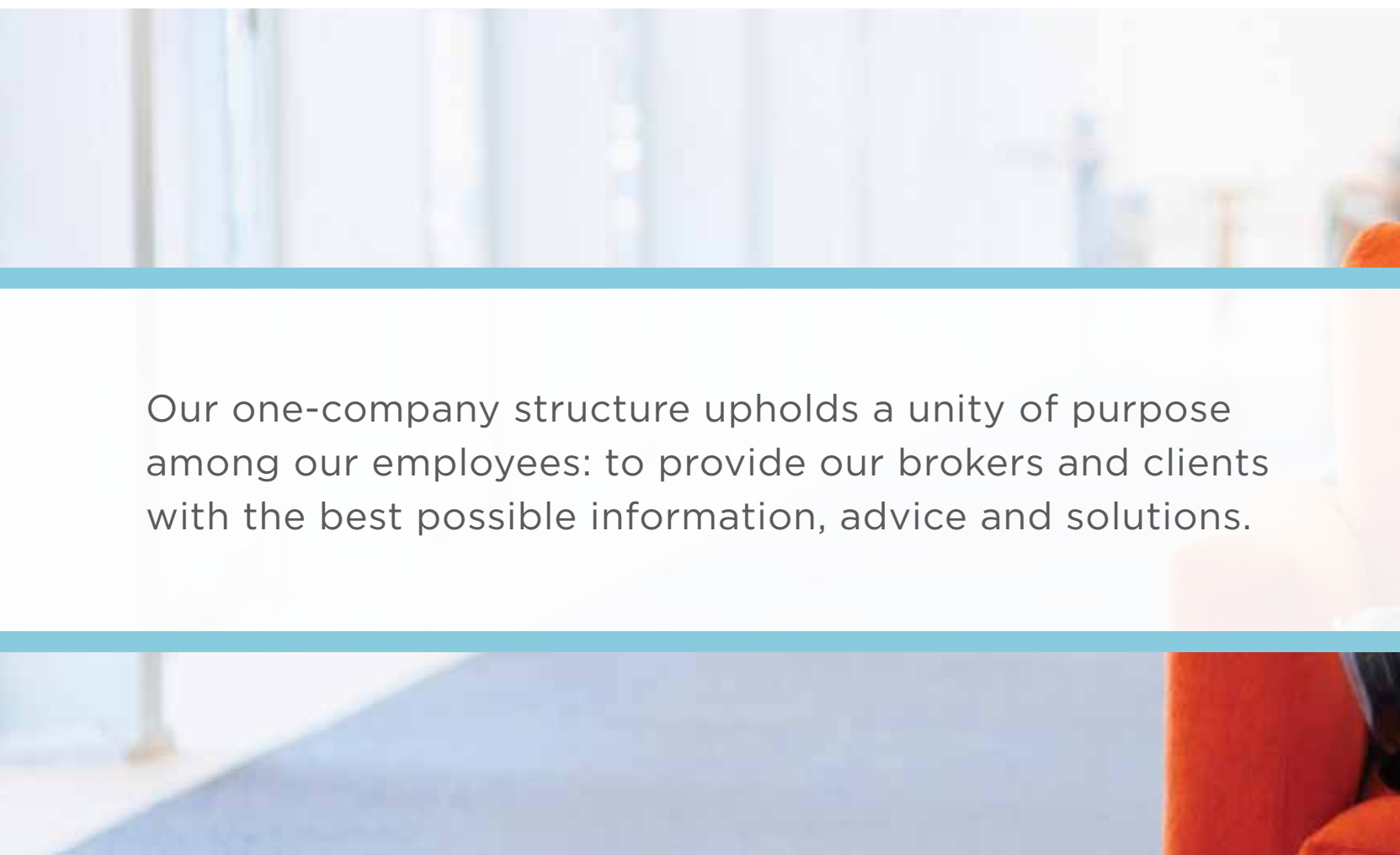
The fundamental reason for our continuous growth and success in the financial insurance market is the preservation of a centralised management structure. HCC Global operates from offices in Europe and the U.S. where

we consolidate our assets – our people, our knowledge and our expertise.

Underwriters, in-house legal counsel and claims managers are united under “one roof” to facilitate internal cooperation and effective exchange of information. Through seamless communications, our transnational teams who cater to allocated geographic areas gain easy access to a wealth of specific knowledge.

This is transferred effectively to our brokers and clients through intelligent advice and first-class solutions.

The amalgamation of our assets enables real-time interaction among our employees who in turn are quick to respond to our clients' needs. The way we are organised makes us institutionally quick.



Our one-company structure upholds a unity of purpose among our employees: to provide our brokers and clients with the best possible information, advice and solutions.

## Service and Support at a Local Level

We are a global company with a global strategy. But we have the resources and insight to provide service and support locally. We place high importance on detailed local knowledge of all of the markets we cover and the corporations that operate within them.

At HCC Global, we are aware of the regulatory differences between jurisdictions. That is why our team includes legal counsel who have profound understanding of the local laws and compliance culture in respective markets. Each of our underwriters is familiar with local legal concepts and is proficient in the corresponding languages, customs and market issues.

Working in synergy, our professionals are able to adapt policy wording and key policy features to the unique needs of your business – wherever you are in the world – while maintaining top underwriting standards.

We provide global programmes that extend across all continents. Brokers and clients can easily access our knowledge-base at any time, anywhere. Whether you are a local company or part of a multinational concern, we are ready to assist you. We are prepared to give you customised insurance solutions and work with you in new territories.



### **Efficient Claims Management**

We realise that one of the most important values of an insurance offering is found in the way claims are handled. That is why we employ in-house claims lawyers who have sophisticated insurance experience and are involved in the entire policy management process. In addition, they are available to give you a full understanding of the issues surrounding claims settlements.

Our aim is to act promptly and discreetly to keep business disruptions to a minimum. We are efficient, and we intend to stay this way, working to earn your trust and exceed your expectations.



### **About HCC Global**

HCC Global Financial Products is a tied insurance agency operating from regional centres in Europe and the U.S. We are a wholly owned subsidiary of HCC Insurance Holdings, Inc., (NYSE:HCC) one of the world's largest and most established specialty insurance groups. HCC is rated AA (Very Strong) by Standard & Poor's and Fitch Ratings and A+ (Superior) by A.M. Best Company.

## Products

Our financial lines insurance portfolio includes:

- Directors and Officers Liability (D&O)
- Professional Indemnity Liability (PI)
- Financial Institutions Bond and Commercial Crime (FI Bond and Commercial Crime)
- Fiduciary Liability
- Employment Practices Liability (EPL)
- Transaction Risk Insurance (TRI)

These products can be taken up individually or combined in a blended programme suited to your requirements.



Mind over risk.



# HCC

*Mind over risk*



#### **Barcelona**

Torre Diagonal Mar  
Josep Pla 2, Planta 10  
08019 Barcelona  
Spain  
main: +34 93 530 7300  
facsimile: +34 93 530 7301

#### **Houston**

7500 San Felipe  
Suite 600  
Houston, TX 77063  
United States of America  
main: +1 (713) 914 8034  
facsimile: +1 (713) 914 8035

#### **London**

One Lime Street  
Suite 378  
London EC3M 7DQ  
United Kingdom  
main: +44 (0)20 7327 8190  
facsimile: +44 (0)20 7327 8191

#### **Farmington**

8 Forest Park Drive  
P.O. Box 4018  
Farmington, CT 06034  
United States of America  
main: +1 (860) 674 1900  
facsimile: +1 (860) 676 1737

#### **Jersey City**

Newport Financial Center  
111 Town Square Place  
Suite 1405  
Jersey City, NJ 07310  
United States of America  
main: +1 (201) 216 1136  
facsimile: +1 (201) 216 1225

[hcc-global.com](http://hcc-global.com)

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.

December 2011