



THBUK Professional Risks

MANAGEMENT LIABILITY FACILITY

THBUK Risk Solutions has teamed up with C-Quence to deliver a comprehensive Management Liability product suite designed to protect businesses of all sizes, safeguarding both the entity's commercial health and an individual director's wealth. Modular by design with five covers available, the product provides flexible solutions whilst the concise and clear wordings make the policies easy to understand.

WHY C-QUENCE

C-Quence is a Managing General Agent created to deliver a radical, powerful and highly efficient way of trading and servicing mid-market commercial insurance. With capacity provided by Arch Insurance (UK) Limited, C-Quence have released a comprehensive Management Liability product suite – ML⁵ – that:

- | Is appropriate for the complex needs of the insurance market
- | Is easy to understand and considerably shorter than comparable policies
- | Has fewer exclusions, definitions and conditions simplifying what is and isn't covered
- | Consists of five coverage modules

COVER MODULES AND PRODUCT DIFFERENTIATORS:



MANAGEMENT LIABILITY

- Directors and Officers and Corporate Legal Liability
- £250k - £10m AOC limits
- Full limit investigation costs
- Inclusion of Joint Ventures and Outside Entities in main coverage
- £250k BI/PD entity defence costs
- £100k PI (failure to supervise) entity defence costs



EMPLOYMENT PRACTICES LIABILITY

- £50k - £1m Limits available
- Includes Claims brought by Contractors
- Third Party Violations
- Wrongful Internet Activity (Social Media Bullying)
- Investigation Costs for Individuals



PENSION TRUSTEE LIABILITY

- Crimes by Employees plus forgery and fraudulent transfer of money by Third Parties
- £50k - £1m limits
- No social engineering fraud sub-limit
- £50k Legal Fees Extension
- £50k Care, Custody and Control Extension



EMPLOYEE CRIME

- Crimes by Employees plus forgery and fraudulent transfer of money by Third Parties
- £50k - £1m limits
- No social engineering fraud sub-limit
- £50k Legal Fees Extension
- £50k Care, Custody and Control Extension



CYBER BREACH RESPONSE

- £25k limit
- Specialist fees following a Data Breach
- Costs of notifying Regulators and Data Subjects
- Includes one year credit monitoring services following a data breach

FOR FURTHER INFORMATION PLEASE CONTACT:

Sarah Brailey - Divisional Director
0207 469 0245 - 07867 456881
sbrailey@thbgroup.com

Rory Burling - Broker
0207 469 0193 - 07538 804353
rburling@thbgroup.com

Stuart Leate - Senior Account Handler
0207 469 0125
sleate@thbgroup.com

Finlay Vollans - Account Handler
0207 469 0269
fvollans@thbgroup.com