

Innovation Protect

Intellectual Property Liability Insurance



TOKIO MARINE
KILN

TMK's Innovation Protect Insurance is a market-leading intellectual property insurance solution that provides businesses with financial protection against the cost of IP disputes. It helps businesses protect and preserve the value of the innovation.

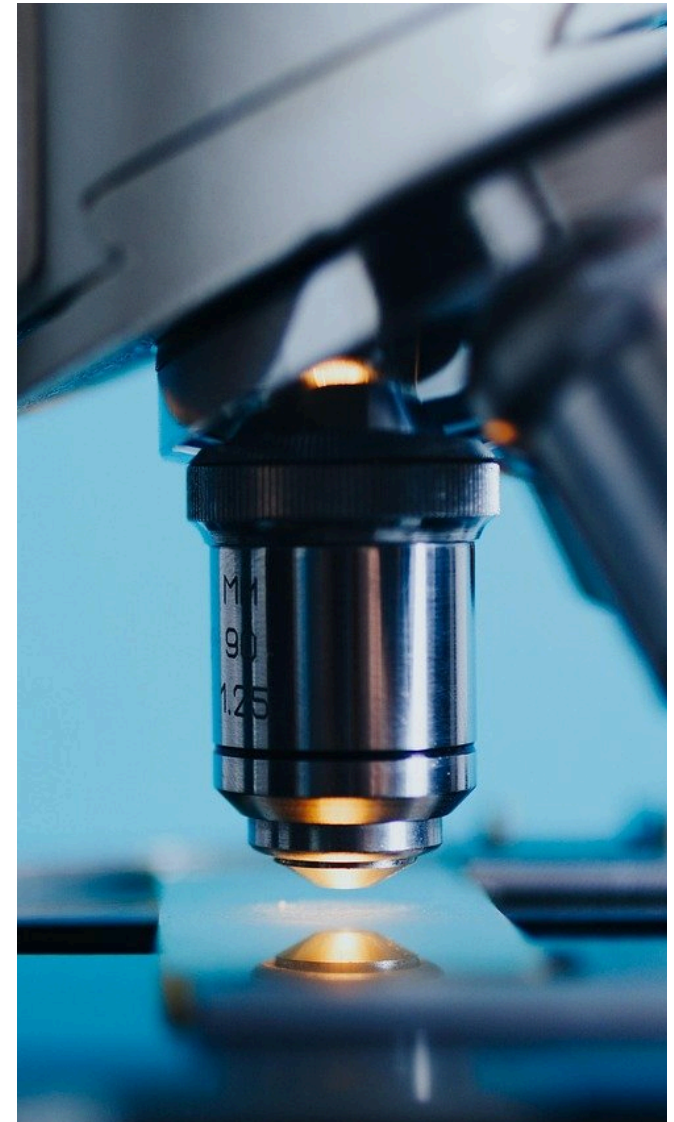
For more than 10 years, TMK has been a leading primary insurer of intellectual property liability, with specialist expertise in underwriting IP risks. Drawing on extensive claims experience, TMK has developed a policy that responds across the full range of IP disputes, with particular focus on patent infringement, where exposures are often especially complex and severe.

IP disputes can be highly disruptive and expensive, driven by their complexity and the commercial value of the rights involved. Legal costs, settlements and damages can quickly escalate. Innovation Protect provides businesses with a vital financial backstop, helping them respond with confidence when disputes occur.

Key features

- Comprehensive intellectual property liability insurance covering legal expenses, settlements and damages
- Protection across all major intellectual property rights, including patents, trade marks, copyright, design rights and trade secrets
- Cover for claims brought by non-practising entities, competitors and third-party litigation funders
- Cover for defensive allegations, contractual indemnities in licence agreements, contractual disputes, business interruption and enforcement actions
- An Outstanding claims service, as recognised by brokers

The descriptions herein are summaries only. Coverage for any claim is subject to the terms and conditions of any contract entered into between TMK and its insureds.



Protecting Innovation When IP Risk Escalates

Intellectual Property Liability Insurance is designed to help businesses manage the growing financial and operational impact of intellectual property disputes. As organisations place increasing value on innovation, technology, data and other intangible assets, they face greater exposure to allegations of IP infringement and the rising cost of defending or pursuing claims.

These disputes can be complex, disruptive and expensive, creating pressure through legal costs, settlements, damages and wider business interruption.

The need for specialist protection is especially acute today. Innovation is accelerating across sectors, competition is intensifying, and IP rights are being asserted more aggressively by competitors, non-practising entities and other third parties. Businesses need insurance that can help them manage the increasing frequency, severity and strategic impact of IP disputes.

Typical IP Dispute Scenarios

- A third party alleges that the insured is infringing its intellectual property rights
- A customer, licensee or other indemnified party is sued for infringement arising from the insured's product or IP
- The insured's own intellectual property rights are challenged
- A dispute arises under an IP-related contract
- The insured needs to take action to enforce its own IP rights

Why Businesses Need Innovation Protect

Innovation Protect is TMK's enhanced intellectual property offering, shaped by more than 10 years of experience in the IP liability market. It combines lessons learned from claims with deep underwriting expertise to help businesses manage the increasing risk of IP disputes in an innovation driven world.

It is designed for IP-intensive, innovation-led businesses across sectors including technology, AI, life sciences, financial institutions, manufacturing and software, where disputes can give rise to catastrophic costs through legal fees, damages, settlements, business interruption and the potential consequences of an injunction.

Coverage highlights

Maximum line size: USD 25 million

Cover available for:

- Indemnified party defence
- IP rights protection
- Contractual disputes defence and enforcement
- IP rights enforcement
- Reputational harm
- Financial loss
- Loss mitigation
- Withdrawal costs

Key benefits

- Worldwide cover, subject to territorial limits and licensing
- Protection across the full spectrum of intellectual property rights
- Choice of counsel
- Cover for claims brought by all types of third party, including non-practising entities, competitors and opponents with third party funding.
- Protection for AI-related exposures
- Cover available for standard-essential patent disputes
- Cover available for FRAND-related disputes

What makes us different?

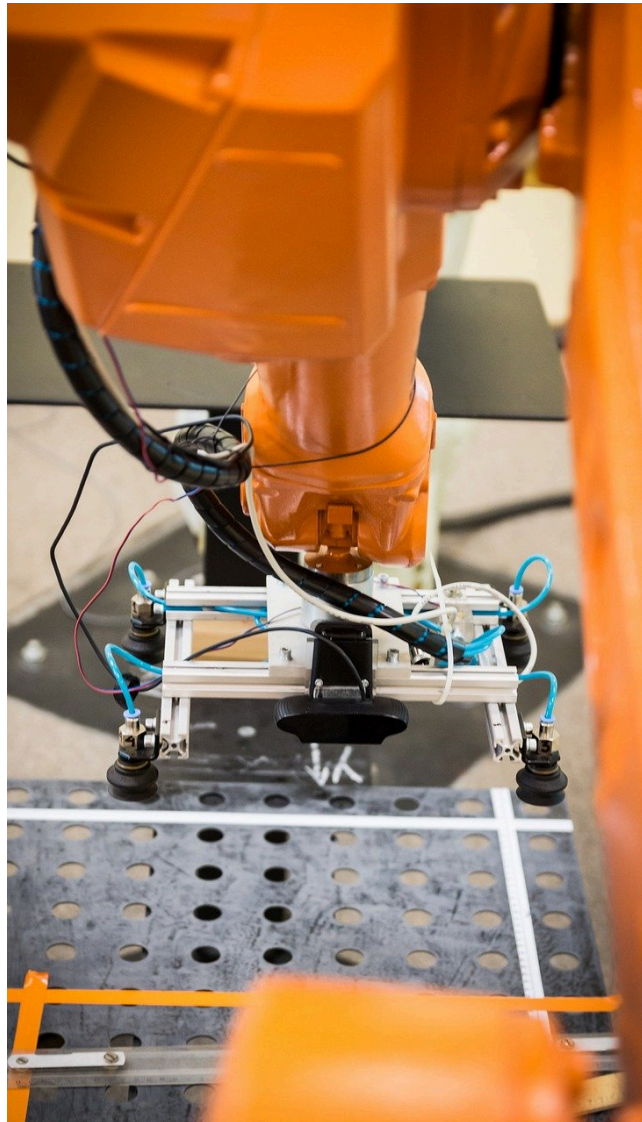
TMK combines more than a decade of specialist intellectual property underwriting experience with deep claims insight to deliver a market-leading solution for complex IP risks. Our expertise spans the full spectrum of intellectual property disputes, with particular strength in high-severity patent risk, and is supported by an outstanding Claims service, strong wording capability and a collaborative, solutions-focused underwriting approach. Clients and brokers can therefore feel confident partnering with TMK on some of the most complex and business-critical IP exposures.

Leadership capability: TMK has been a leading primary insurer in the intellectual property liability market for more than 10 years, with proven expertise in structuring solutions for complex IP risks.

Specialist expertise: Our underwriting approach is informed by deep experience across intellectual property disputes, including patents, trademarks, copyright, design rights and trade secrets, with particular strength in patent-related exposures.

Claims-informed product design: Innovation Protect has been shaped by lessons learned from real claims experience, helping ensure the product responds to the practical and commercial realities of IP disputes.

Empowered decision-making: Our underwriting and Claims specialists have the authority and expertise to make informed decisions quickly, providing brokers and clients with responsive support when it matters most.



Outstanding service: TMK is recognised by brokers for outstanding Claims and underwriting service, giving clients confidence not only in the cover itself but in the support behind it.

Scale and stability: TMK is part of Tokio Marine Group, one of the largest and most established insurance groups in the world, bringing financial strength, long-term commitment and global credibility.

Built for today's IP risk environment: As innovation accelerates and IP disputes become more frequent, complex and severe, TMK offers a specialist solution designed for modern exposures, including patent-heavy, technology-led and high-value commercial disputes.

Claims – “The Human Way”

Our approach has always been about listening, understanding what a claim truly means to our clients, and delivering outcomes with both decisiveness and kindness. It is grounded in our founder’s mantra:



Always look for a reason
to pay a claim.

Robert Kiln, Founder

Our Claims service has been rated
“Outstanding” by brokers consistently since
2017. We:

- **See** things through the clients’ lens.
- **Understand** our clients’ perspectives, and the meaning and importance of a loss to them.
- **Act** not in a transactional way but a human way, empathetically and always fairly and with kindness.



Service you can trust

“It’s the personal touch with TMK. There’s always someone to speak to - they make time for you.”

Broker

“TMK has a yearning as a Claims team to help.”

Broker

“When we have difficult claims, we know full well we will get a good response.”

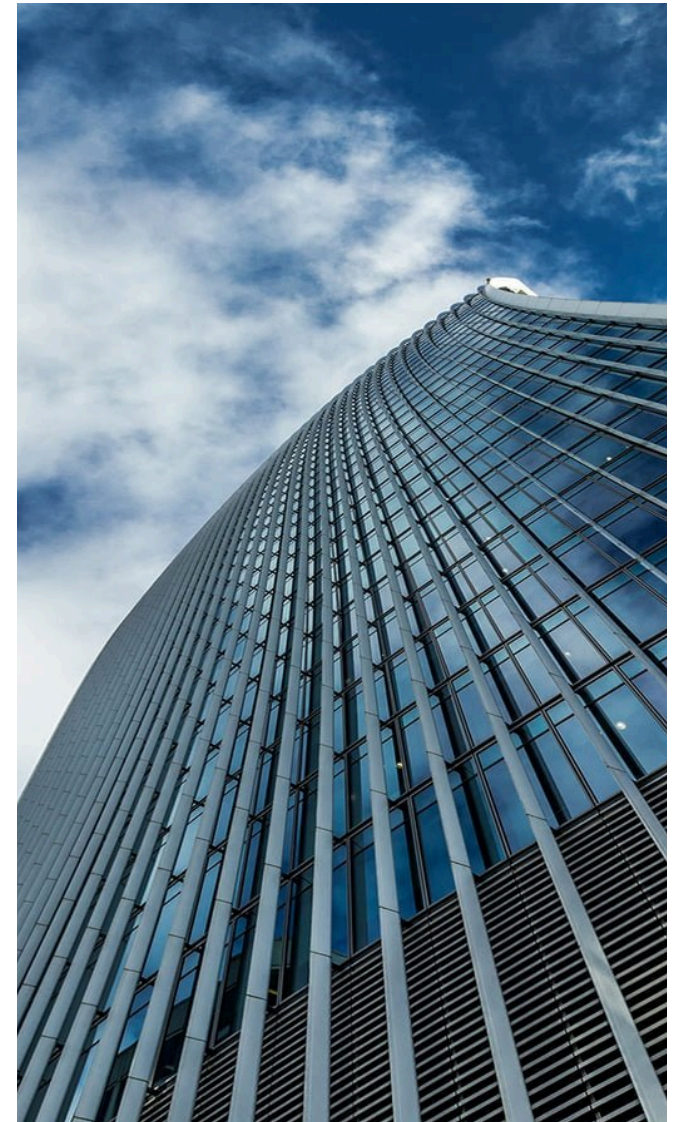
Broker

About Tokio Marine Kiln

Tokio Marine Kiln is a leading international insurer with a reputation for specialist 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.

Tokio Marine Kiln Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number: 204909. Its registered office is located at 20 Fenchurch Street, London EC3M 3BY Registered Number: 729671. Tokio Marine Kiln is a trading name.



Thank you for reading

Innovation Protect - Intellectual Property Liability Insurance

<https://www.tmkiln.com/our-products/intellectual-property/>
+44 (0)20 7886 9000 hello@tmkiln.com