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Cyber Ctrl: Policy highlights

TMK's Cyber Ctrl insurance provides a comprehensive and flexible policy that will reimburse damages and financial losses arising from accidental or malicious incidents affecting your computer networks, software and data.

Cyber Ctrl gives clients access to threat monitoring services from leading experts XCyber® in a streamlined and simplified wording. Our coverage is available globally with a maximum line size of USD25m.

Overview of cover

Data breach

- Coverage for the theft of trade secrets resulting from a privacy breach, security breach or acts of cyber terrorism
- Privacy breaches that are not linked to or triggered by a computer or electronic data breach, so customers are covered for paper file or other privacy breaches
- Can claim incident response expenses for actual and suspected breaches
- Costs to notify customers following a data breach, even where not required by law.

Business interruption

- Business interruption covers total, partial and intermittent interruption
- Contingent business interruption is covered as standard – the business interruption resulting from the failure of a third party's computer system
- The business interruption indemnity period is up to the date of full system restoration plus an automatic 30 days thereafter, subject to a maximum of 365 days
- Extra expense incurred within the waiting period are subject to a monetary retention
- Ability to reduce waiting period to six hours
- Business interruption triggers include:
 - Power failure if the power supply is under the direct operational control of the Insured
 - Administrative and programming errors in the use of the computer system
 - Privacy breach
 - Security breach.
- Business interruption loss calculation is based on an established Gross Earnings form.

Reputational harm

- Responds to all types of media events
- Business interruption loss calculation is based on an established Gross Earnings form
- Public relations expenses to restore the brand.

Our cover does not exclude

- Failure in architecture and design
- Unlawful/unauthorised collection of data
- Theft of Intellectual Property
- Unencrypted mobile devices.

Other policy benefits

- Full limits on all heads of cover
- Multimedia coverage provides full media cover, including electronic and print media
- Full payment card industry fines and assessments cover
- Automatic 60 day ERP available
- Duty to defend policy
- Modular policy allows customers to easily add or remove covers
- Simple cancellation clause with no short rate to apply
- No retroactive date
- Extortion payments can allow for payment via cryptocurrencies.



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24-hour cyber incident hotline

Calling our 24-hour emergency hotline will give you immediate access to a leading, nationally recognised breach response firm **who will:**

- Provide clear advice on any immediate steps that need to be taken
- Where appropriate, promptly engage first class IT forensic expertise to:
 - Establish the precise nature of the incident
 - Safeguard your digital assets
 - Get your systems back up and running
 - Preserve critical evidence, which may be needed to help defend third party claims or regulatory proceedings.

Following these initial steps, a **breach response firm** will then be on hand to:

- Provide further guidance on how best to handle initial enquiries from data subjects
- Liaise with law enforcement and the media
- Where appropriate, robustly defend any resultant third party claims or regulatory proceedings
- Ensure compliance with all relevant state privacy and data breach notification laws.

Extra services for peace of mind

XCyber®

XCyber® is a cyber intelligence company with over 200+ years of accumulated cyber experience gained from working with the British Government. Its team has advised numerous law enforcement and intelligence security services globally. Leveraging this experience enables them to provide expertly tailored cyber and intelligence services and solutions across many business sectors*.

*TMK's Cyber Ctrl provides you with automatic access to this specialised service.

Sytorus

Sytorus, data protection specialists, can offer clients access to their Privacy Engine support package which can give Data Protection Officers all the help they need to complete the core tasks that will make their organisation compliant with the new EU General Data Protection Regulations (GDPR).

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Tokio Marine Kiln

Tokio Marine Kiln is a trading name of Tokio Marine Kiln Insurance Limited (Registered Number 989421) and Tokio Marine Kiln Syndicates Limited (Registered Number 729671) which are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Numbers: 202574 and 204909 respectively. The registered office of both companies is located at 20 Fenchurch Street, London EC3M 3BY. A member of the Association of British Insurers. Tokio Marine Kiln can issue either Lloyd's or Company insurance policies. Please contact us for further information.

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