



## Insurance Products

# Cyber Insurance

Computer attacks, operational errors, network outages and data breaches can completely paralyse an organisation by bringing down the information infrastructure and communication lines. This in turn can damage relations with clients, suppliers and regulators.

Tokio Marine Kiln's cyber insurance is designed to protect companies of all sizes against the cyber-risks which they face. Our coverage is available globally with a maximum line size of USD25m.

### Tokio Marine Kiln cyber insurance products

Products (available individually or together)	What it covers	Particularly suited to
Non-physical business interruption	<ul style="list-style-type: none"><li>Loss of net profit, extra expense and fixed operating expenses incurred following a computer outage caused by a security breach or operational error</li></ul>	<ul style="list-style-type: none"><li>Companies whose business income depends on an available IT infrastructure, e.g. online retail, manufacturers, utilities, financial intuitions or trading systems</li></ul>
Digital asset damage	<ul style="list-style-type: none"><li>Costs and expenses to repair or replace damaged or destroyed digital assets</li></ul>	
Breach response costs	<ul style="list-style-type: none"><li>Costs to manage a data breach including PR, IT forensic and legal expenses as well as the cost of notifying customers and providing credit monitoring to them</li></ul>	<ul style="list-style-type: none"><li>Any company that maintains personal information (customer or employee) including financial services firms, healthcare, retailers and other B2C companies</li></ul>
Regulatory defence	<ul style="list-style-type: none"><li>Fines and penalties resulting from a regulatory action following security breach of the computer system or a breach of privacy</li></ul>	
Security and privacy liability	<ul style="list-style-type: none"><li>Liability and legal expenses from a legal suit made against you as a result of a security breach of the computer system or a breach of privacy</li></ul>	<ul style="list-style-type: none"><li>Any company storing personal and/or confidential information</li></ul>
Cyber extortion	<ul style="list-style-type: none"><li>Extortion monies and costs incurred if you are subject to a ransom demand of your data or computer systems</li></ul>	<ul style="list-style-type: none"><li>All companies – ransomware is a growing problem all companies face</li></ul>

## Optional add-ons to products

Products (available individually or together)	What it covers	Particularly suited to
Payment card industry fines, penalties and assessments	<ul style="list-style-type: none"> <li>The Payment Card Industry (PCI) set standards that companies must adhere to if they accept AMEX, Visa or Mastercard as a form of payment. A significant portion of the total cost of a credit card breach often stems from the PCI fines and assessments</li> </ul>	<ul style="list-style-type: none"> <li>Any company that accepts credit cards as a form of payment</li> </ul>
Multimedia	<ul style="list-style-type: none"> <li>Liability and defence costs incurred as a result of infringement of offline/online media</li> </ul>	<ul style="list-style-type: none"> <li>Companies who publish online and offline media content as part of business operations</li> </ul>
Property damage from a cyber attack	<ul style="list-style-type: none"> <li>Costs to replace/repair physical assets damaged in a cyber attack</li> <li>Protection against the widely excluded CL380 clause in most property insurance policies</li> </ul>	<ul style="list-style-type: none"> <li>Companies who could suffer physical damage from a cyber attack such as manufacturers, utilities and logistics</li> </ul>
Reputational harm following a cyber attack	<ul style="list-style-type: none"> <li>Ongoing loss of profit resulting from brand damage</li> <li>Crisis communication expenses</li> </ul>	<ul style="list-style-type: none"> <li>Companies who are heavily reliant on their brand value</li> </ul>

## About Tokio Marine Kiln

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

## Empowered Expertise

[www.tokiomarinekiln.com](http://www.tokiomarinekiln.com)

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If you want to find out more about this product please contact our marketing team at [hello@tokiomarinekiln.com](mailto:hello@tokiomarinekiln.com)

To Be a **Good Company**

### Tokio Marine Kiln

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. For further information please visit [www.tokiomarinekiln.com](http://www.tokiomarinekiln.com)