



Cyber Ctrl: Policy Enhancement **Commercial SME**

Tokio Marine Kiln's (TMK) Cyber Ctrl insurance provides cover for incidents such as computer attacks, employee error, network failures and data breaches, all of which can completely paralyse an organisation. TMK provides a 24-hour hotline for policyholders to report an incident and obtain immediate support to minimise damage to their business.

Who we insure

This product is designed for small to medium sized businesses. It is a coverage enhancement structured either as a stand-alone cyber policy or an endorsement to an existing policy. Options for extended covers are also available.

TMK works with clients who have an established commercial property and liability portfolio: either a coverholder via a delegated authority agreement or a cedant via a quota-share reinsurance treaty.

What we provide

- Established 24/7 incident response hotline
- Cyber wording
- Rating guidelines
- Marketing materials for support and guidance
- Informative website accessible by policyholders
- Coverholder or Cedant commission

Coverage is available globally with the following limits:

	USD	CAD	GBP
Maximum limit	25,000–50,000	25,000–50,000	20,000–40,000
Fixed deductible	2,500	2,500	2,000

Overview of cover

Cover	What is included	Particularly suited to
Business interruption	Loss of gross earnings and expense caused by a failure in service of the computer system.	Companies whose business income depends on an available IT infrastructure.
Digital asset destruction	Costs to restore or recreate data.	
Incident response expenses	Costs to manage a data breach i.e. IT forensics, public relations and legal expenses, cost to notify customers.	Any company that maintains personal information, including financial services, healthcare, retailers and other B2C companies.
Regulatory defence and penalties	Fines and penalties resulting from a regulatory action.	
Payment card fines and expenses	Fines and expenses from credit card breaches due to non-compliance with security standards.	Any company that accepts credit cards as a form of payment.
Security and privacy liability	Damages and defence expenses from a legal suit.	Any company storing personal and/or confidential information.
Multimedia liability	Liability and defence costs incurred by infringement of media content.	Companies who publish and advertise online and offline media content.

Access to dedicated **24-hour emergency hotline** for all policyholders powered by CyberScout™.

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Policy extensions

Cover	What is included	Particularly suited to
Extortion	Costs incurred if you are subject to a ransom demand.	All companies.
Reputational harm	Ongoing loss of profit resulting from brand damage, plus crisis communication expenses.	All companies.

Policy highlights

- Privacy breaches that are not linked to or triggered by a computer or electronic data breach, so cover includes paper file or other privacy breaches
- Costs to notify customers
- Business interruption indemnity period until full system restoration and up to 30 days thereafter
- Business interruption triggers include:
 - Administrative computer system error
 - Malicious attacks of the computer system
 - Power failure if supply is under the direct control of the insured
- No retroactive date
- Automatic 30-day ERP
- Duty to defend clause
- Access to dedicated 24-hour emergency hotline for all policyholders following discovery of a cyber incident

About CyberScout

Since 2003, CyberScout has protected consumers, businesses and institutions alike against hackers, thieves, and human error. They provide solutions that deliver valuable identity fraud protection and education, proactive protection services as well as swift data incident response for their clients.

TMK has partnered with CyberScout to provide policyholders with proactive services to minimise the likelihood of a data breach and to provide expert assistance if one occurs.



To find out more about this product please contact your intermediary or:

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Tokio Marine Kiln

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

Empowered Expertise
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