



Cyber Ctrl: Overview of cover

Our coverage is available globally with a maximum line size of USD25m.

Products <small>(available individually or together)</small>	What it covers	Particularly suited to
Non-physical business interruption	Extra expense and loss of income (gross profit) that a company suffers following a computer outage	Companies whose business income depends on an available IT infrastructure, e.g. online retail, manufacturers, utilities, financial intuitions or trading systems
Digital asset damage	Costs and expenses to repair or replace damaged or destroyed digital assets	
Breach response costs	Costs to manage a data breach including PR, IT forensic and legal expenses	Any company that maintains personal information (customer or employee) including financial services firms, healthcare, retailers and other B2C companies
Regulatory defence	Fines and penalties resulting from a regulatory action following a breach of the computer system or a breach of privacy	
Security and privacy liability	Liability and legal expenses from a legal suit made against you as a result of a breach of the computer system or a breach of privacy	Any company storing personal and/or confidential information
Cyber extortion	Extortion monies and costs incurred if you are subject to a ransom demand of your data or computer systems	All companies – ransomware is a growing problem all companies face
Payment card industry fines, penalties and assessments	Fines and expenses that relate to credit card breaches from non-compliance with payment card industry data security standards	Any company that accepts credit cards as a form of payment
Multimedia	Liability and defence costs incurred as a result of infringement of offline/online media	Companies who publish online and offline media content as part of business operations
Reputational harm following a cyber attack	Ongoing loss of profit resulting from brand damage Crisis communication expenses	Companies who are heavily reliant on their brand value

Additional options

Property damage from a cyber attack	Costs to replace/repair physical assets damaged in a cyber attack Protection against the widely excluded CL380 clause in most property insurance policies	Companies who could suffer physical damage from a cyber attack such as manufacturers, utilities and logistics
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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.

