



TOKIO MARINE
KILN

Cyber Ctrl: Insurance Enhancement Personal Lines

The cybercrime landscape is changing fast. Today individuals, not just businesses, face significant cyber threats. Financial losses from stolen devices, phishing scams and spoof emails, or identity theft can have crippling consequences.

Tokio Marine Kiln (TMK) provides personal lines cover and a suite of services to safeguard individuals at risk.

Who we insure

This product is designed for private individuals. It is a coverage enhancement structured either as a standalone cyber policy or an endorsement to an existing policy. Options for extended covers are also available.

TMK works with clients who have an established home-owners portfolio: either a coverholder with a delegated authority agreement or a cedant with 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
- 70%–90% quota share cession for treaty

Our coverage is available globally with the following options

Maximum limit	USD10,000–USD25,000
Retention	USD100–USD500

Limits up to USD1m are available for a standalone product.

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

cyber [ctrl]

Cyber Ctrl: Insurance Enhancement Personal Lines

Overview of cover

Cover	Why	What it covers
Cyber attack	Viruses, adware, malware, trojans, botnets, worms. There are numerous ways computer systems can lose functionality.	The cost of restoring programs or replacing the device.
Ransomware	In the US alone there have been over 4,000 ransomware attacks every day since 2016. (Source: US Government report)	The ransom demand and any expenses incurred as a result of paying or mitigating the incident. The policyholder will have access to a team of experts to resolve the incident.
Identity theft	40% of global consumers have been targets of identity theft. (Source: Experian)	Investigatory costs such as obtaining and reviewing credit reports, placing fraud alerts and facilitating security freezes. The policy also covers payment for credit monitoring services.
Cyber crime	Predicted to reach \$6 trillion in costs annually by 2021. (Source: CyberSecurity Ventures)	Payment of the charges incurred, funds transferred, and the costs of replacing personal documentation as a result of phishing scams or credit card fraud.
Smart devices attack	There were more than 100m cyber attacks globally on smart devices in the first half of 2019. (Source: Kaspersky)	Restoration of any smart devices that are compromised by a hacker, including smart speakers, appliances and watches.

Policy extensions

Cover	Why	What it covers
Cyber bullying	Mobile platforms have made bullying easier to carry out.	Expert assistance in dealing with cyber bullying, including removal of malicious content and the cost of therapy sessions.
Home business extension	Home business set up is increasing.	Costs associated with data breaches, including third party liability, legal costs and fines and/or penalties from regulatory action.

Educational website

Access to support website, which includes:

- **Identity theft FAQs:** focuses on the immediate steps a consumer should take to remediate the situation.
- **Protect yourself:** provides proactive measures to reduce exposure to cyber crime.
- **Resources:** provides an overview of the resources available to improve a risk profile, including credit and dark web monitoring, as well as back-up support.

For enquiries please contact:

jonny.groves@tokiomarinekiln.com

alex.jomaa@tokiomarinekiln.com

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.



48043/06/20

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

www.tokiomarinekiln.com

T +44 (0)20 7886 9000