



TOKIO MARINE
KILN

Insurance Products

Cyber Insurance

Reimbursing damages and financial loss arising from accidental or malicious incidents to computer networks, software and data



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. During a high or peak season, they may even seriously erode financial performance, causing investor concern.

Cyber insurance, in a comprehensive and flexible insurance policy, is designed to reimburse damages and financial loss arising from accidental or malicious incidents to computer networks, software and data.

What we cover

Tokio Marine Kiln's cyber business interruption product covers the loss of profits while a computer system is down, the costs to restore the system to its previous condition, and IT forensic costs in determining what the problem was and how to fix it.

- Coverage is provided for computer virus and other malicious attacks as well as for employee mistakes
- Coverage is also available to restore corrupted or deleted data and even for money paid to a cyber-extortionist

Our security and privacy insurance covers:

- The costs associated with defending a privacy claim, brought by an individual, a class action or a regulatory authority
- The damages and expenses which the insured becomes legally obliged to pay following a data breach, breach of network security or breach of privacy
- Fines and penalties imposed by a regulatory authority (both state and federal)
- Notification to the company's customers of what has happened, public relations expenses, credit monitoring and call centre costs and IT forensic costs to determine the scope of a data breach

Any unauthorised access of data will trigger the policy, whether it is from a disgruntled employee, a hacker, a nation-state or a simple accident (e.g. lost laptop, mobile device or loss of paper file).

Why choose Tokio Marine Kiln?

Flexible underwriting allows Tokio Marine Kiln to offer tailor-made solutions to meet evolving business needs, with features such as:

- USD25m line available
- Full limits on all heads of cover
- Coverage can be extended to third party vendors, including cloud providers
- PCI coverage for monetary assessments, fines and penalties
- Voluntary notification can be included
- Crisis management and brand re-establishment
- Coverage for employee sabotage
- Worldwide policy form
- Coverage for unauthorised collection of personal information

About Tokio Marine Kiln

Tokio Marine Kiln is a leading provider of specialist and corporate insurance. As part of the AA- Tokio Marine Group, 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 is central to our business philosophy, and our adjusters are empowered to exercise their professional judgement to deliver an exceptional customer service.

Our offices

We have an international network of offices:

- UK: London, Ipswich, Manchester, Leeds, Birmingham
- Continental Europe: Paris, Bordeaux, Lyons, Nantes, Strasbourg, Liege, Brussels, Amsterdam, Milan, Barcelona, Madrid, Frankfurt, Dusseldorf
- Asia: Hong Kong, Singapore, Shanghai
- Brazil: Rio de Janeiro

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.

Empowered Expertise

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