



NetGuard® Plus Cyber Liability

Our state-of-the-art NetGuard® Plus cyber liability insurance solution combines broad first-party and third-party coverage with access to expert cyber security services and claims professionals. Our cyber liability insurance solution is an effective combination of great coverage, state-of-the-art risk mitigation services, and unparalleled support from our inhouse claims experts.

Highlights of our advanced NetGuard® Plus cyber liability policy include:

- Bodily Injury Liability (3rd Party)
- Property Damage Liability (3rd Party)
- Bricking Loss Coverage (1st party)
- Property Damage Loss Coverage (1st party)
- Cyber Risk Scan
- Free Pre-breach Expert Consultation
- \$0 Retention for initial legal advice regarding a security/privacy incident
- Additional Defense Costs Limit Built into the Policy
- Telephone Consumer Protection Act (TCPA) Defense Coverage
- Dependent System Failure Coverage Built into the Policy
- Reward Expenses for informants providing information about a cyber incident
- Separate Breach Event Costs Limit Enhancement Built into the Policy
- Post-breach Remediation Costs
- System Failure coverage with broad coverage for data recovery and business interruption



Every NetGuard® Plus quote includes a free cyber risk summary. Each bound NetGuard® Plus policy includes a full cyber vulnerability report.



Cyber & Professional Lines Group

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Description of Coverage:

Bricking Loss – Losses incurred to replace computer hardware or electronic equipment that becomes nonfunctional or useless (but not physically damaged) due to unauthorized or malicious reprogramming of software or firmware.

Bodily Injury Liability (3rd party)

Liability for damages resulting from the failure to prevent or avoid bodily injury caused by a security breach or privacy breach.

Property Damage Liability (3rd party)

Liability for damages resulting from the failure to prevent or avoid property damage caused by a security breach or privacy breach.

Property Damage (1st party)

Physical damage to property caused by or resulting from a hacking attack.

Multimedia Liability

Liability resulting from the dissemination of online or offline media material, including claims alleging copyright/trademark infringement, libel, slander, plagiarism or personal injury.

Security and Privacy Liability

Liability resulting from a security breach or privacy breach, including failure to safeguard electronic or non-electronic confidential information.

Privacy Regulatory Defense and Penalties

Regulatory fines and penalties and/or regulatory compensatory awards incurred in privacy regulatory proceedings/investigations brought by federal, state, local, or foreign governmental agencies.

PCI DSS Liability

Liability for assessments, fines, or penalties imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS) or payment card company rules

TCPA Defense

Defense of claims alleging violation of the Telephone Consumer Protection Act, the Telemarketing and Consumer Fraud and Abuse Prevention Act, the CAN-Spam Act, or any similar federal, state, local or foreign law regulating the use of telephonic or electronic communications for solicitation purposes.

Breach Event Costs

Reasonable and necessary mitigation costs and expenses incurred as a result of a privacy breach, security breach or adverse media report.

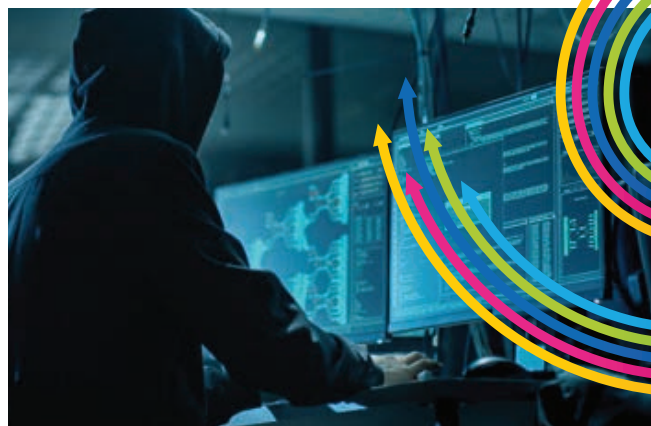
Post Breach Remediation Costs

Post-breach remediation costs incurred to mitigate the potential of a future security breach or privacy breach (\$25,000 Sublimit).

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Loss of net profit incurred as a direct result of an adverse media report or notification to affected individuals following a security breach or privacy breach.

NetGuard® Plus- Cyber Liability



System Failure

(1) Reasonable and necessary amounts incurred to recover and/or replace electronic data that is compromised, damaged, lost, erased, corrupted or stolen and (2) Business income loss and interruption expenses incurred due to an unplanned outage, interruption, failure, suspension or degradation of service of an insured computer system, including any such incident caused by a hacking attack.

Dependent System Failure

(1) Reasonable and necessary amounts incurred to recover and/or replace electronic data that is compromised, damaged, lost, erased, corrupted or stolen and (2) Business income loss and extra expenses incurred due to an unplanned outage, interruption, failure, suspension or degradation of service of a service provider computer system that is caused by specified cyber perils, including a denial of service attack, malicious code, and acts of cyber terrorism.

Cyber Extortion

Extortion expenses incurred and extortion monies paid as a direct result of a credible cyber extortion threat.

Cyber Crime

(1) Financial Fraud; (2) Telecom Fraud including Utilities Fraud; and (3) Phishing Fraud.

Reward Expenses

Reasonable amounts paid to an informant for information not otherwise available, which leads to the arrest and conviction of a person or group responsible for a privacy breach, security breach, system failure, cyber extortion threat, financial fraud, telecommunications fraud or phishing attack (\$50,000 Sublimit).

Court Attendance Costs

Reasonable costs incurred to attend court, arbitration, mediation or other legal proceedings or hearings as a witness in a claim (Daily maximum limit of \$500, subject to an overall aggregate limit of \$25,000).

Preventative Services

Being insured isn't always the same as being prepared. So, we now offer our cyber policyholders a range of discounted proactive services from leading cybersecurity experts. Services include:

- Network Security Assessments
- Table-top Incident Readiness Consulting
- Security Awareness Training
- Email Phishing Simulations
- PCI Compliance Reviews



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Online Support and Risk Management

As a TMHCC cyber liability insurance policyholder, your policy includes **TMHCC CyberNET®**, giving you access to expert cyber risk advisors when you need them, plus 24/7 online training courses, sample policies, vendor agreement templates and more.

TMHCC CyberNET® helps you and your organization mitigate the risk and impact of a cyber breach. Services include:

- Phishing Simulation
- Cyber Security Training
- Compliance Materials
- Cyber Risk Report



Expert Cyber Claims Handling

Our cyber claims team provides rapid response support for your clients. We handle over 1,000 cyber claims each year, and with more than 20 in-house cyber claims team members, TMHCC provides expert service and support when it's needed most. Working in close coordination with nationally-recognized privacy & security experts, the TMHCC claims team is at your side every step of the way. Our cyber claims team provides assistance with:

- Retaining a "Breach Coach" and legal counsel services, IT security and forensic experts, and public relations/ advertising support
- Breach notification
- Establishing a call center and breach notification website
- Providing credit monitoring and identity theft restoration services to affected individuals



Industry Leading Expertise

Cyber Breach Response Network

Our team of incident response experts are leaders in the field and are here to help you. We have the experience and know-how to respond quickly and get your business back on track. The following is a partial list of experts with whom we are proud to collaborate:

- Wilson Elser Moskowitz Edelman & Dicker LLP
- Lewis Brisbois Bisgaard & Smith
- Epiq
- Mullen Coughlin LLC
- McDonald Hopkins LLC
- Arete
- Ankura Consulting Group, LLC
- Tracepoint
- Jackson Lewis P.C.
- Cypsis



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Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc., a Delaware-incorporated insurance holding company. Headquartered in Houston, Texas, Tokio Marine HCC is a leading specialty insurance group with offices in the United States, the United Kingdom and Continental Europe.

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