



NetGuard[®] Farm

Cyber Liability Insurance



TOKIO MARINE
HCC

Cyber & Professional Lines Group

tmhcc.com/pro

NetGuard® Farm

NetGuard® Farm Cyber Protection from Tokio Marine HCC

Whether you insure large commercial farms, gentleman or hobby farms, rural ranches, or anything in-between, TMHCC NetGuard® Farm Cyber Protection provides state-of-the-art cyber liability solutions for farm owners and their farm operations. Farm risks contain both commercial and personal exposures, and when it comes to emerging risks like the cybersecurity vulnerabilities of farms and agribusiness, you need a flexible partner that can build a customized solution through expertise and experience.

TMHCC now offers NetGuard® Farm Cyber Protection – a modern cyber insurance solution that can be custom-tailored for your farm portfolio.

Farm operations increasingly rely on systems and cloud-based connectivity and digital control systems to operate machinery, irrigation systems and office infrastructure, often from smartphones or computers.



Websites, payment-processing systems, or even email accounts can be vulnerable to cyber security breaches that could cause business interruption losses and income loss. This greater dependence on automated technology has revolutionized farming, but also makes farms more susceptible to threat actors and breaches.

NetGuard® Farm Cyber Protection is tailored to provide a broad combination of commercial and personal coverages for farm owners, including:

COMMERCIAL CYBER COVERAGES:



- Multimedia Liability
- Security & Privacy Liability
- Privacy Regulatory Defense & Penalties
- PCI DSS Liability
- Breach Event Costs
- BrandGuard®
- System Failure
- Cyber Extortion

PERSONAL CYBER COVERAGES:



- Identity Theft
- Credit Card Fraud, Forgery, Cyber Crime
- Cyber Bullying

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In addition, NetGuard® Farm Cyber Protection offers robust risk management services to educate farm owners about cyber risks and help mitigate future cyber attacks. Insureds will have access to:

- Cyber security experts
- Online tutorials and cyber safety guides
- Risk assessments and security fitness checklists
- Information on how to build an incident response plan

CLAIM SCENARIO: SYSTEM FAILURE



A farmer's files were encrypted, including accounting, payroll, sales, and crop records. During the time the files were encrypted and the recovery process was underway, the farmer could not process orders and ship crops, and, as a result, regular customers had to purchase their crops from other farms. The farmer suffered income loss of \$15,000 due to the interruption of his business. The income loss was covered under the farm's Cyber policy.

TMHCC NetGuard® Farm Cyber Protection – More Than Great Cyber Insurance

TMHCC is a leader in custom cyber solutions, providing essential services and expertise in product development, underwriting, claims handling, marketing and much more to help you implement a unique and customized product for your policyholders. With TMHCC's reinsurance solution you can provide your policyholders with bolt-on, leading edge cyber liability coverage, while avoiding R&D costs, overhead and the assumption of risk.

For more information on NetGuard® Farm, contact:

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