



PERSONAL  
**CYBERPLUS**<sup>™</sup>  
TURNKEY REINSURANCE

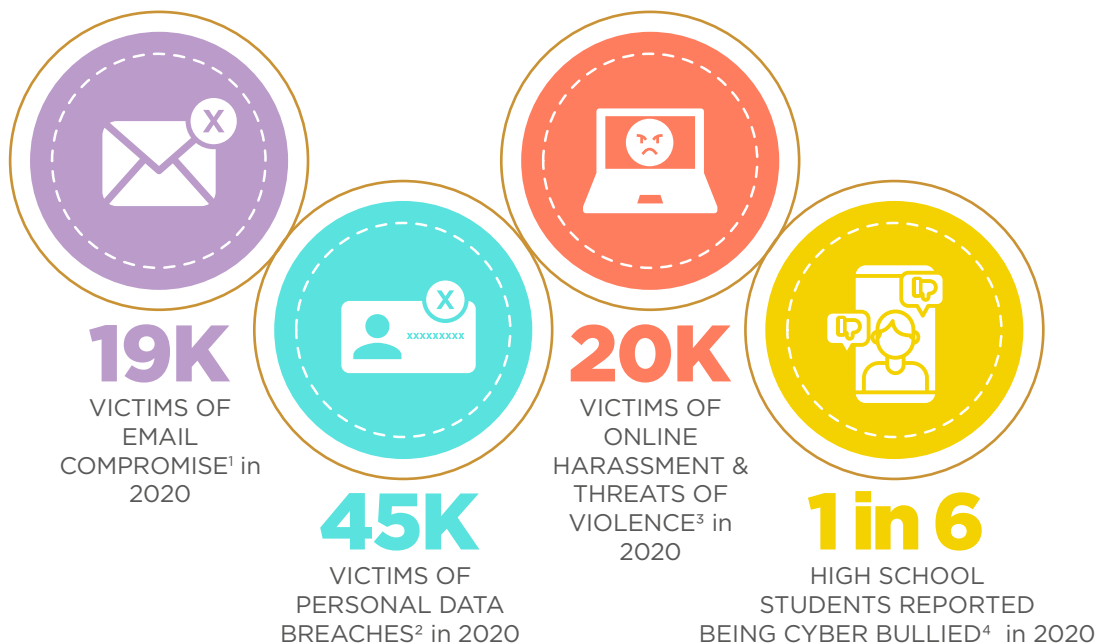


# Protect families, homes and privacy from cyber threats.

From online shopping and banking to social media and mobile smart home applications, devices hold valuable information that hackers can use to steal data or money, engage in identity theft, or even gain access to your home.



# As Our Lives Get More Connected, We Need to be Better Protected.



1. This includes both Email Account Compromise (EAC) and Business Email Compromise (BEC) which scams individuals or businesses into transferring funds without authorization. United States, Federal Bureau of Investigation. "2020 Internet Crime Report." Internet Crime Complaints Center IC3, 4 Feb. 2022, [https://www.ic3.gov/Media/PDF/AnnualReport/2020\\_IC3Report.pdf](https://www.ic3.gov/Media/PDF/AnnualReport/2020_IC3Report.pdf).

2. A personal data breach occurs when an individual's personal data is transferred to another without authorization. United States, Federal Bureau of Investigation. "2020 Internet Crime Report." Internet Crime Complaints Center IC3, 4 Feb. 2022, [https://www.ic3.gov/Media/PDF/AnnualReport/2020\\_IC3Report.pdf](https://www.ic3.gov/Media/PDF/AnnualReport/2020_IC3Report.pdf).

3. Intimidation using inaccurate or accurate information online is harassment. United States, Federal Bureau of Investigation. "2020 Internet Crime Report." Internet Crime Complaints Center IC3, 4 Feb. 2022, [https://www.ic3.gov/Media/PDF/AnnualReport/2020\\_IC3Report.pdf](https://www.ic3.gov/Media/PDF/AnnualReport/2020_IC3Report.pdf).

4. "Preventing Bullying [Violence Prevention][Injury Center]CDC." Centers for Disease Control and Prevention, 4 Feb. 2022, [www.cdc.gov/violenceprevention/pdf/yv/Bullying-factsheet\\_508.pdf](https://www.cdc.gov/violenceprevention/pdf/yv/Bullying-factsheet_508.pdf).





# Coverage Description

## Identity Theft Expenses

Your policyholder's identity can be stolen and used by hackers to open new lines of credit or commit health insurance fraud. If your policyholder becomes a victim of identity theft, Personal CyberPlus™ will cover their identity theft expenses, including the cost to request their credit report and enroll in credit monitoring. We also cover legal expenses incurred by your policyholder if they hire an attorney to help restore their identity and credit.

## Data Recovery Costs & System Restoration Coverage

If data stored on your policyholder's personal computer or smart device is lost, damaged or corrupted due to a hacking attack, Personal CyberPlus™ will cover their costs to replace, recreate or restore that data. In addition, if a hacking attack affects your policyholder's personal computer or smart device, Personal CyberPlus™ will cover their costs to retain a qualified service provider to help with malware removal and system restoration.

## Credit Card Fraud & Forgery Coverage

If your policyholder's checkbook or credit, debit or bank card is stolen or lost, and they become the victim of credit card fraud or forgery, Personal CyberPlus™ will cover any money that they are not able to recover from their credit card company or bank.

## Cyber Extortion Coverage

Ransomware attacks are on the rise. If your policyholder or a member of their household clicks on the wrong link, inadvertently navigates infected web pages, or is tricked into opening infected files by malicious text messages or emails, they may become the victim of ransomware. Ransomware is a type of cyber extortion event where a hacker locks up a system or files and demands a ransom payment to regain access. If this happens to your policyholder, Personal CyberPlus™ will cover the ransom amount and the cost of hiring an IT expert to help them through the crisis.

## Cyber Crime Coverage

Criminals can steal your policyholder's money through a variety of cyber crime schemes, such as stealing their passwords or personal credentials to take money directly from their bank account or to submit fraudulent wire transfer requests to their bank. Your policyholder can also become a victim of phishing scams, where criminals use malicious emails, text messages or telephone calls to trick them into sharing their passwords or sending money. If your policyholder loses money due to any of these scams and they are not able to recover it from their credit card company or bank, Personal CyberPlus™ will cover the loss.

## Cryptocurrency Crime Coverage

Cryptocurrency investing is all the rage these days. As the industry continues to grow and evolve, the risk of theft by hackers becomes more prevalent. If your policyholder's cryptocurrency is stolen as a result of a hacking attack against their personal computer or electronic device, Personal CyberPlus™ will reimburse your policyholder or their family member for the loss of cryptocurrency.

## Cyber Bullying

If your policyholder or a member of their household is a victim of cyber bullying, Personal CyberPlus™ will cover their therapy fees, childcare or caregiver expenses, temporary relocation expenses, and the cost of hiring an IT expert to remove humiliating or harmful online content. If the victim of cyber bullying is a minor who is unable to attend school, Personal CyberPlus™ will also cover temporary private tutoring expenses, unreimbursed tuition or the increase in tuition to relocate the minor to another school.

## Breach Notification Costs Coverage and Privacy and Security Claims Coverage

If your policyholder has access to the private information of others because they serve on the board of a non-profit or volunteer to coach their child's sport team, your policyholder may face unexpected financial losses if that private information is lost, stolen or exposed while in their possession. With Personal CyberPlus™, your policyholder has breach notification costs coverage, which pays for their costs to notify affected individuals and provide breach support, such as credit monitoring, when private information that your policyholder is holding or using is lost, stolen or exposed. Personal CyberPlus™ also protects your policyholder with reimbursement coverage for defense costs that are incurred to defend against privacy and security claims made against them by those affected individuals. This coverage also extends to settlements and judgments awarded against your policyholder.

This communication provides a general product summary and should not be construed as a guarantee of coverage. Any claim scenarios described in this communication are hypothetical and used solely for the purpose of illustrating how the insurance is intended to apply to certain situations. Whether, or to what extent, the insurance applies to a particular claim or loss depends on the circumstances of the claim or loss and the terms and conditions of the policy, as issued.



**2.3 Mil+**  
REPORTS OF  
FRAUD IN 2020\*



## Stronger Cyber Home Protection

Tokio Marine HCC provides proactive services through CyberNET®, a dynamic risk management solution providing content and resources surrounding data security, so your policyholders engage in best practices and can stop a cyber-attack before it happens.

Tokio Marine HCC maintains relationships with best-in-class risk management and identity theft remediation service providers to support your policyholders.



Personal Cyber  
Awareness Trainings



Cyber Security  
Best Practices



Information to  
Restore Your Identity



### Customized Risk Management Portal

Tokio Marine HCC will create a customized cyber risk management platform for your policyholders.

\*Consumer Sentinel.\* Federal Trade Commission. 22 Feb. 2022. <https://public.tableau.com/app/profile/federal.trade.commission/viz/ConsumerSentinel/Infographic>.



Personal CyberPlus™ from Tokio Marine HCC was developed as a bolt-on reinsurance solution to your personal lines insurance policies addressing the increased risks faced by individuals and families who are living a “smarter” and more digital lifestyle.

## About Tokio Marine HCC

Tokio Marine HCC is comprised of highly entrepreneurial teams with expertise to underwrite specialty insurance. Tokio Marine HCC is part of Tokio Marine, a premier global company founded in 1879 with a market cap of \$38 billion<sup>1</sup>. We have a proven track record, solid balance sheet and excellent industry ratings:

**S&P.....A+ (Strong)**

**Fitch.....AA-(Very Strong)**

**A.M. Best.....A++ (Superior)**

With Tokio Marine HCC's innovative cyber solutions, you can provide your policyholders state-of-the-art cyber liability coverage as a 'bolt-on' to their existing policy, while reducing R&D costs and overhead. We include an array of services from threat prevention partnerships to continuous cyber expert help.



### Cyber Claims Expertise

Our expert claims team has over 10 years of experience successfully resolving policyholders' complex cyber claims.



10+ years  
handling claims



2600  
annual claims



50+ expert IT,  
Legal, PR  
partners



20+ in-house expert  
claims team  
members



24/7 cyber  
breach hotline

<sup>2</sup> Figure for the year ended 12/31/19

### Turnkey Reinsurance & Programs Team

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<sup>1</sup> Figure as of December 30, 2021



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