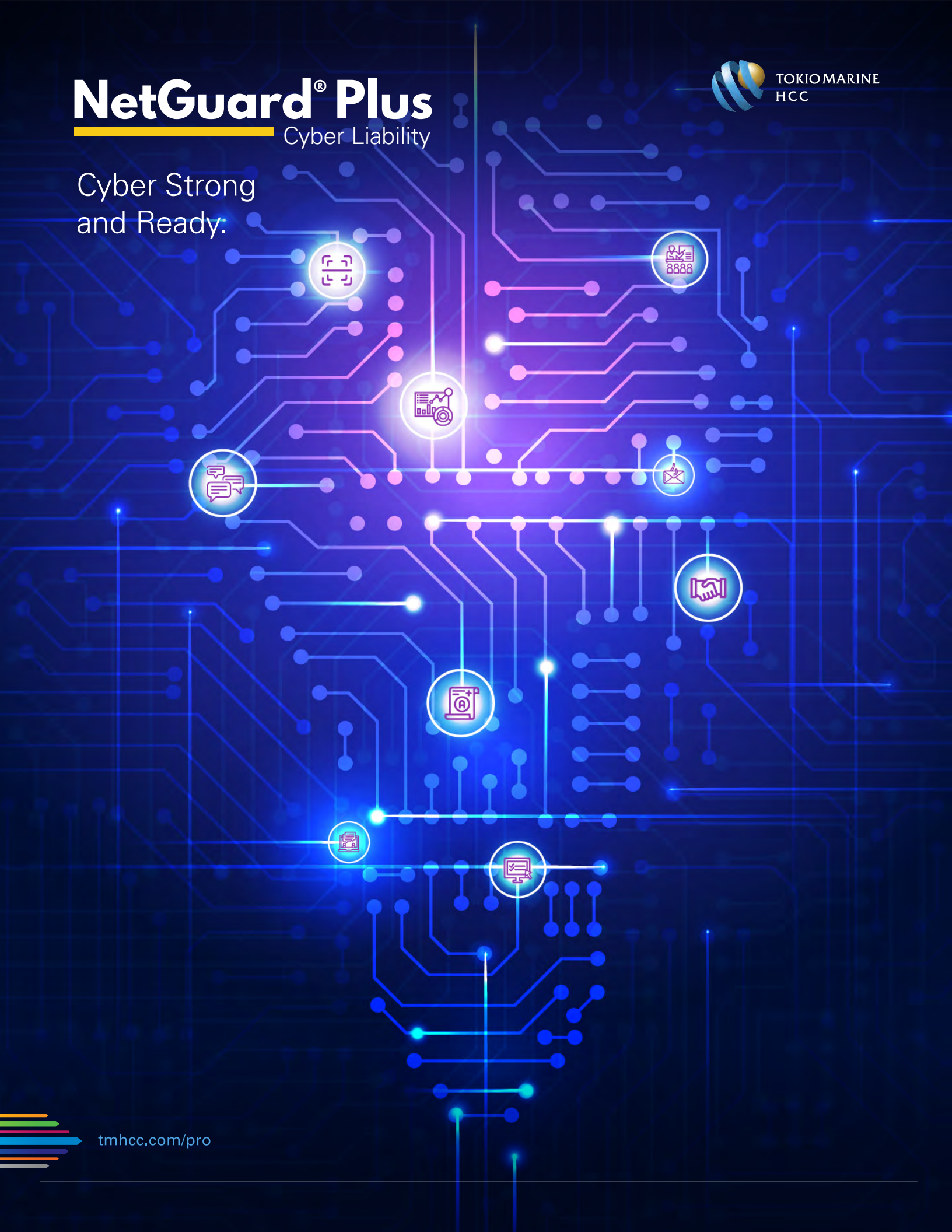
NetGuard® Plus

Cyber Liability

TOKIO MARINE HCC

Cyber Strong and Ready.



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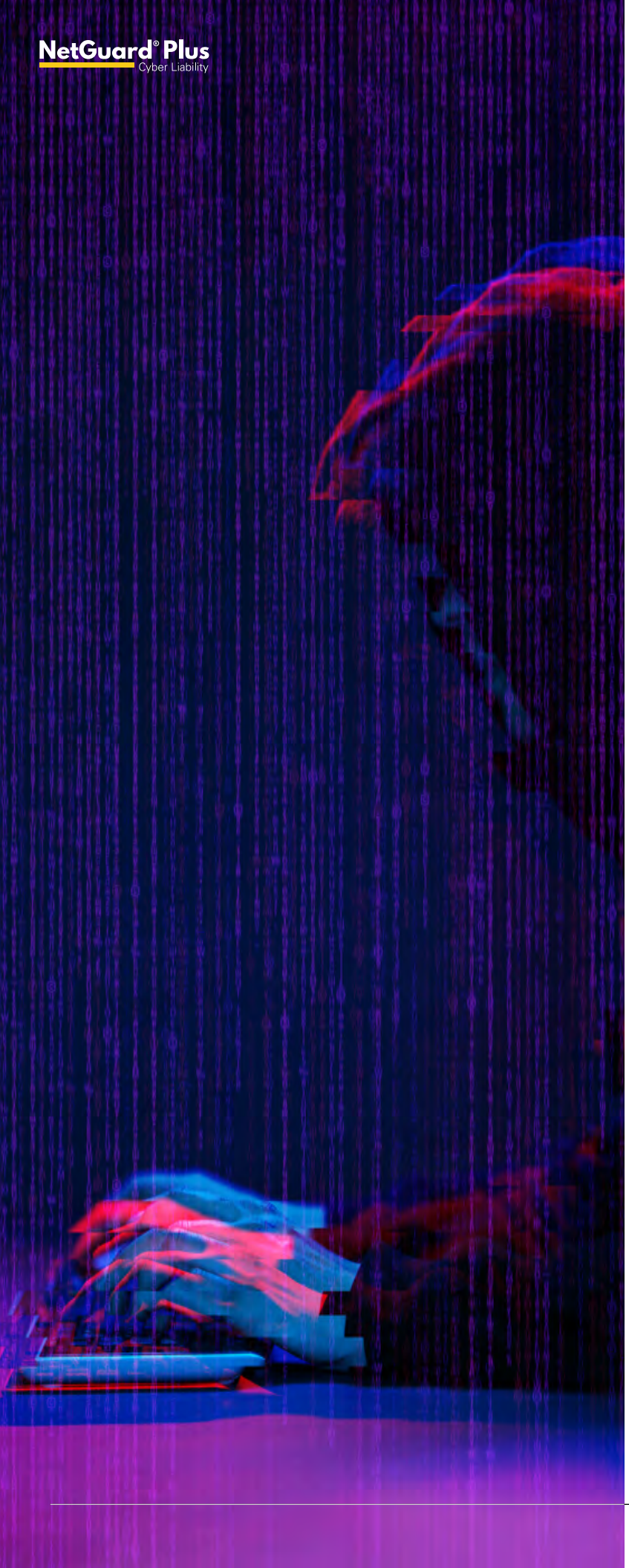

NetGuard® Plus Cyber Liability

Ransomware and other cyber threats are on the rise.

Average ransom demand increased by 700%

in 2020 over 2018 levels[1]

In 2020, ransomware attack volume has increased by over 100%

since 2018[1]

We do more than insure you – we partner with you to help you make the best decisions for your business. The current cyber landscape can be difficult to navigate, and recent events highlight the need for solutions beyond insurance. We provide proactive controls to reduce your exposure to a cyber event. With over a decade of deep underwriting expertise, solid foundation, proven track record and excellent industry ratings, you benefit from broad coverage and exclusive access to tools and services to manage, monitor and take control of your network.

With us, you are more than insured, you are prepared.

We've negotiated steep discounts for our policyholders with cyber threat prevention vendors to protect you from a cyber-attack.

Learn more about CrowdStrike's Falcon Prevent NGAV and EDR.

Learn more about Datto's BCDR & SaaS Protect, the leading global provider of cloud-based software.

Learn more about Cisco's Duo multifactor authentification offering.

[1] *Based on Tokio Marine HCC – Cyber & Professional Lines Group's 2020 data.*

We also provide proactive services, so you can stop a cyber-attack before it happens.

- Cyber Awareness Trainings
- Phishing Simulation
- Cyber Risk Vulnerability Report with Domain & Dark Web Security Scans
- Cyber Expert Help - Consultations with Cyber Security Experts
- Knowledge Center Portal
- Cyber News Alerts
- Continuous Vulnerability Monitoring
- Tabletop Testing*

Cyber Risk Report

With your quote, we ensure that you are not at risk for a cyber-attack through our cyber risk vulnerability report.

*Available for qualifying insureds

Be Cyber Strong

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.

NetGuard® Plus Third Party coverage includes:

- Multimedia Liability
- Security and Privacy Liability
- Privacy Regulatory Defense and Penalties
- PCI DSS Liability
- Bodily Injury Liability
- Property Damage Liability
- TCPA Defense

NetGuard® Plus First Party coverage includes:

- Breach Event Costs
- Post Breach Remediation Costs
- BrandGuard®
- System Failure
- Dependent System Failure
- Cyber Extortion
- Cyber Crime
- Bricking Loss
- Property Damage Loss
- Reward Expenses
- Court Attendance Costs

For over a decade, we have been working and collaborating with a trusted team of providers. We know every cyber claim is unique, so our claims team provides a range of options to best fit your business and security needs.

We know criminals strike anytime and anywhere – that's why our in-house claims team is there for you 24/7 in the event of a cyber incident.

Our cyber claims team can be reached at:

Call us at: 888.627.8995
Email us at: CyberClaims@tmhcc.com

Cyber Underwriting Team

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NetGuard® Plus–Cyber Liability
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 a hacking attack, up to 125% of replacement value.

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

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

Property Damage Loss
Physical damage to your 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-only coverage for 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.

BrandGuard®
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.

System Failure
Reasonable and necessary amounts incurred to recover and/or replace electronic data that is compromised, damaged, lost, erased, corrupted or stolen, and 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
Reasonable and necessary amounts incurred to recover and/or electronic data that is compromised, damaged, lost, erased, corrupted or stolen, and 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.

Court Attendance Costs
Reasonable costs incurred to attend court, arbitration, mediation or other legal proceedings or hearings as a witness in a claim.