

# Quote Fast. Bind Your Way.



We're here to do business how you want to. You can quote and bind Cyber and Technology E&O your way- through our Digital Platform options- API or our in-house broker portal- or contact an underwriter directly. As an innovative solution provider, we evolve as the risk evolves, please inquire for our current appetite with:

## API

CPLG can integrate with in-house platforms and third-party solutions.

## Broker Portal

Get a quote in under 4 minutes.

Register at:

[https://cplgbp.tmhcc.com/user/request\\_registration](https://cplgbp.tmhcc.com/user/request_registration)

## Underwriter

[cybersubmissions@tmhcc.com](mailto:cybersubmissions@tmhcc.com)

### TMHCC's Advantage

With Tokio Marine HCC – Cyber & Professional Lines Group, your clients benefit from our innovative solutions, over 20 years of deep underwriting expertise in cyber and professional lines risks, a strong financial foundation, cutting-edge technology services, and excellent industry ratings.

## Third Party Coverage

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

## First Party Coverage

- 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

## Available Enhancements

- Breach Event Costs (BEC) Outside the Limit
- Non-IT Dependent System Failure
- Missed Bid Loss Sublimit Endorsement (Construction)
- Cyber Crime – \$500,000 available subject to eligibility and additional premium
- Regulatory Billing E&O (MEDEFENSE® Plus) – Subject to eligibility and additional premium (Healthcare)\*
- Table Top Exercises – Free for applicants over \$250 million in revenue

\*only available for NetGuard® Plus

With us, you are not just insured. You are prepared.

## Premier Protection



### Intelligence Driven Monitoring & Alerting

In-house CyberThreat Intelligence Team that provides Intelligence-Driven Monitoring for domains, network scans and dark web security scans



### Expert Claims Handling

24/7/365 Cyber hotline with access to cyber security consultants and incident response



### Preferred rates & partnerships with security control vendors

Steep discounts with cyber threat prevention vendors offering a variety of risk mitigation services



### Cyber Risk Report

Customized Cyber Risk Report with an assessment of your clients' public-facing technology infrastructure and dark web analysis



### Training

Free access to online cyber security trainings and phishing simulations for up to 1,000 users

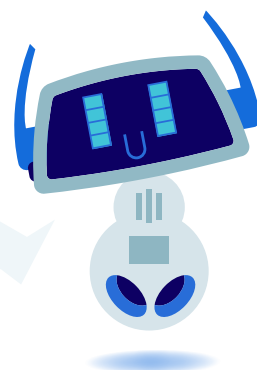


### CyberNet®

Cyber risk insights, alert management, online training, templates and resources

With our cutting-edge insured portal platform, your clients can easily download personalized cyber risk reports and gain valuable insights into potential network vulnerabilities. Our platform offers real-time cyber threat intelligence alerts and insights. Insureds will always be informed and prepared to act quickly in the event of an attack.

Watch Now!

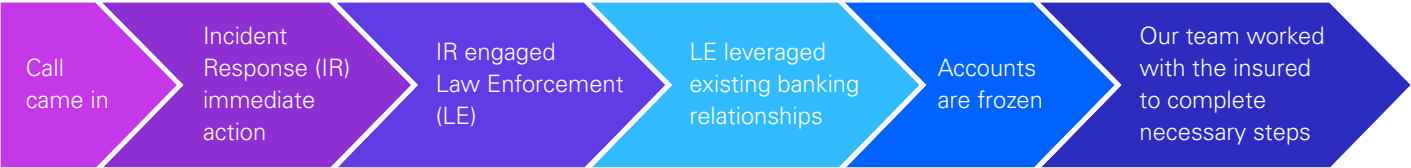


Recovery

**\$80,000,039**  
CRIME LOSS SUFFERED  
BY INSUREDS IN 2024

**35%**  
IMPACTED COMPANIES WITH  
\$10 MILLION - \$50 MILLION REVENUE

**\$28,729,620**  
RECOVERED FOR OUR  
CLIENTS IN 2024



Here’s how we do it

MISDIRECTED FUNDS RECOVERY

Our insured transferred \$1,875,059.89 to a fraudulent account based on an email they received that purported to be from a client. Months later, after failed attempts to recover through their bank, the insured contacted TMHCC. We were able to leverage law enforcement and banking contacts to recover over \$900,000 of those misdirected funds for the insured. The recovery, plus the \$250,000 in coverage afforded, helped to minimize the insured’s losses as much as possible.

“ I cannot thank you enough for doing that and helping us get back some of the dollars lost. It’s nice to be reminded that good people are out there in the business world who are still willing to lend a hand even when it doesn’t necessarily benefit them directly. ”

-INSURED

THANKSGIVING PAYMENT

Our Cyber Incident Management Team was assisting an insured with a negotiation into Thanksgiving break, ultimately requiring payment while offices were closed. Due to TMHCC’s Cyber Incident Management Team and Cyber & Tech Claims Team’s real-time availability, even on Thanksgiving Day, we were able to obtain internal approval to make a large ransom payment so that the insured could restore operations by the following Monday to minimize business interruption.

VENDOR AS “WHITE HAT” HACKER

While assisting our insured with response to an incident, our Cyber Incident Management Team vendor discovered a Threat Actor left access to the file sharing site used to steal and host the insured’s data. This allowed the Incident Response firm to use the Threat Actor’s credentials to access the file sharing site and delete the insured’s data, minimizing the data exposure and keeping the data out of the hands of criminals.

The above scenarios used are examples of the types of claims and associated costs commonly seen and do not represent a comprehensive explanation of any one particular claim. While the subject coverage is designed to address certain risks and associated costs, coverage may not be available in all circumstances. Each reported claim will be evaluated on a case-by-case basis. The actual policy or endorsement language should be referenced to determine coverage applicability and availability.



### Financial Strength

With our strong financial foundation, we will be there when your insureds need it most – when we find a vulnerability on their network or when a claim happens.

**AM Best:** AA+ Superior

**S&P Global Ratings:** A+ Strong

**Fitch Ratings:** AA- Very Strong

## We're here for you.

Feels good to partner with someone who always has your back, doesn't it?! Reach out to us anytime you need:

Help understanding coverage and explaining it to your agents or insureds

More information about our Digital Platform options

Information on our in-house cyber threat intelligence, cyber claims and cyber incident management teams and how they work tirelessly to help insureds

Broker portal- Hesitant to sign up with one more portal?! Don't be. One of our underwriters would love to show you how easy it can be. To gain access, create an account, or see what it's all about:  
Email [brokerportal@tmhcc.com](mailto:brokerportal@tmhcc.com)

Our underwriting philosophy and approach to cyber and tech, marketing materials and appetite sheets

Need something extra to help you win?  
For qualifying insureds, we can do tabletop testing and more.

## Beyond Cyber

We developed specialized professional lines products to address emerging needs of professionals for every industry:

### Employee Practices Liability (EPL)

Chris Murphy  
[cmurphy@tmhcc.com](mailto:cmurphy@tmhcc.com)

### Allied Healthcare Professional Liability (HPI)

Submissions  
[medmal@tmhcc.com](mailto:medmal@tmhcc.com)

### Miscellaneous Professional Liability (MPL)

Submissions  
[MPL@tmhcc.com](mailto:MPL@tmhcc.com)

### Architects & Engineers Professional Liability (AECPL)

Submissions  
[aesubmissions@tmhcc.com](mailto:aesubmissions@tmhcc.com)