



TOKIO MARINE
HCC

Cyber SME Insurance

tmhcc.com

Cyber SME Insurance

There's no doubt that cyber security is a hot topic these days with businesses of all sizes marketing and selling online. But risk is not limited to just those who trade online. Businesses that store personal data and are not represented online are still at risk.

An essential consideration for all businesses, therefore, should be cyber security and information protection. Hackers and thieves know no bounds, and it isn't necessarily the amount of data that counts – but the value of the data held or the profile of a company website.

Designed specifically for the SME sector, our policy has been created to provide wide ranging protection at competitive premiums. It is typically targeted at businesses which turn over up to £5 million with limits available up to £5 million in the aggregate.

Key Aspects of Cover

Third party liability

- Failure to properly handle, manage, store or destroy data
- Transmission of a virus
- Defamation
- Infringement of intellectual property.

First party liability

- Notification costs
- Data breach, forensic, security and crisis management services
- Cyber business interruption
- Rectification costs
- Data extortion
- Telephone phreaking
- Regulatory defence and penalties.



Essential Cover:

Data breach

We offer practical support in the event of a data breach (electronic or otherwise) including forensic investigations, legal advice, notifying customers or regulators, and offering support to affected customers.

Telephone phreaking

Also known as 'toll fraud' and 'phone hacking'; telephone systems are hacked into and used to make calls, often to premium rate or international numbers. This can result in extremely expensive call bills that traditional insurance policies do not cover. Our policy will recompense you if you're affected by this crime.

Cyber business interruption

We will provide compensation for loss of income if a hacker targets your systems and prevents your business from generating revenue.

Privacy protection

We will pay to defend and settle claims made against you for failure to keep customers' personal data secure. We will also pay the costs associated with regulatory investigations and settle civil penalties levied by regulators where allowed.

Hacker damage

We will protect you in the event of damage, destruction, alteration, corruption, copying, stealing or misuse, by a hacker, of your computer system or documents.

Intellectual property

The policy includes protection if you mistakenly infringe someone's copyright by using a picture online for example.

Defamation

Inadvertent libel or slander of a third-party in an email or other electronic communication.

Data extortion

We will protect you if a hacker tries to hold your business to ransom in response to avoiding an unauthorised access to, use of or denial of service attack against your systems or documents.

Notification costs

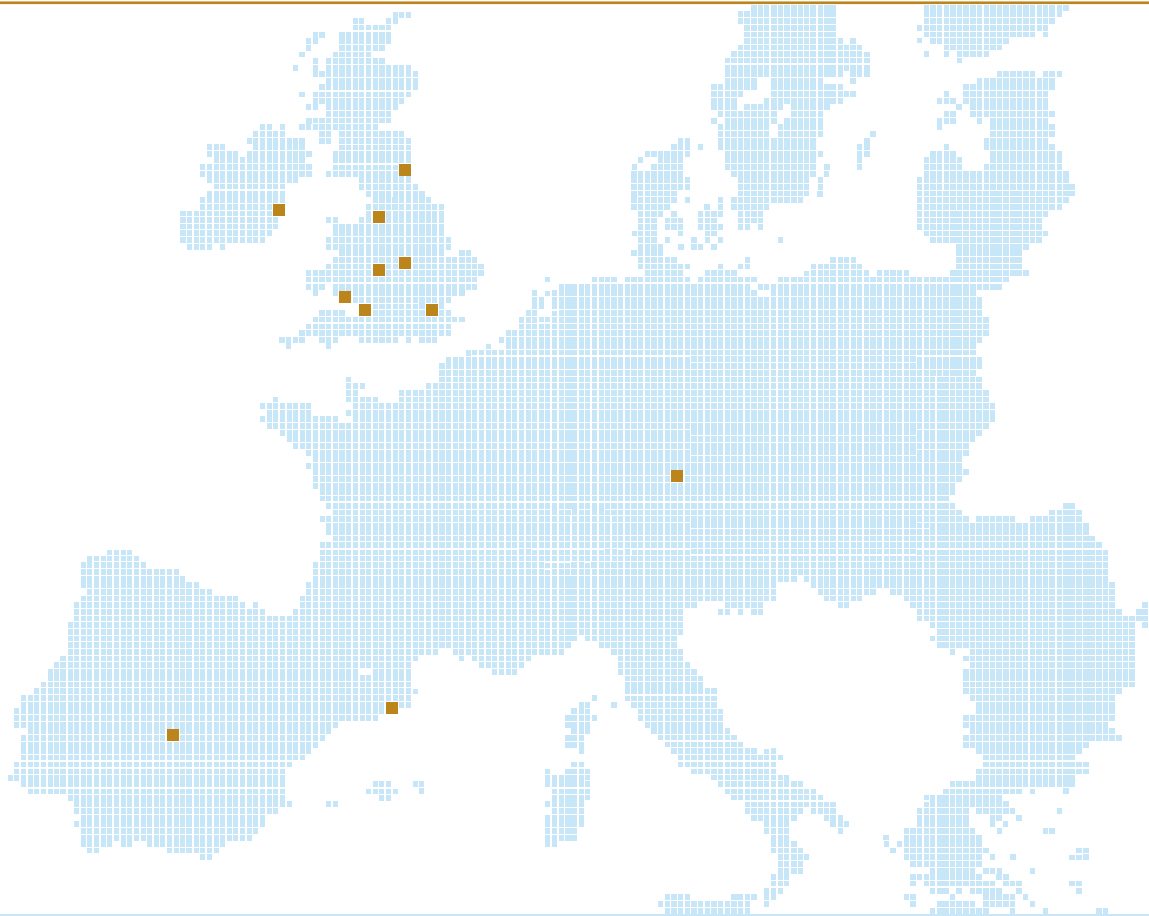
The policy will cover the costs to draft send and administer notification communications to those whose data has been stolen, misplaced or compromised.

Why Tokio Marine HCC?

- Direct access to a team of expert underwriters
- Located in London, Birmingham, Bristol, Manchester and Newcastle
- Understanding of clients' needs and cover requirements
- Speed and quality of service
- Policy documentation production within minutes of order
- Tokio Marine HCC's insurance companies are highly rated AA- (Very Strong) by Standard & Poor's and A++ (Superior) by A.M. Best Company.

The UK government reports that over 60% of small businesses have suffered a data breach in the last year and with the average cost to SME's of £35,000 to £65,000 it is essential to protect yourself against these risks.

Cyber SME Insurance



Contact

London

Fitzwilliam House
10 St. Mary Axe
London EC3A 8BF
+44 (0)20 7702 4700
mail@tmhcc.com

Birmingham

30 St. Paul's Square
Birmingham B3 1QJ
+44 (0)121 345 8390
mail@tmhcc.com

Bristol

Clifton Business Centre
Suite 10 Somerset House
18 Canynge Road
Clifton, Bristol
BS8 3JX
Tel: +44 (0)117 372 7280
mail@tmhcc.com

Manchester

York House
York Street
Manchester M2 3BB
+44 (0)161 393 6686
+44 (0)161 393 6688
mail@tmhcc.com

Tokio Marine HCC is a trading name of HCC International Insurance Company plc. HCC Insurance Holdings, Inc. is an international insurance holding company and a leading specialty insurance group since 1974, based in Houston, Texas, with offices across the USA, Bermuda, England, Ireland and Spain. A subsidiary of HCC Insurance Holdings, Inc., HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority and Prudential Regulation Authority. Registered in England and Wales No. 01575839. Registered office: 1 Aldgate, London EC3N 1RE, United Kingdom. HCC is rated AA- (Very Strong) by Standard & Poor's and A++ (Superior) by A.M. Best Company. Information detailed within this marketing material is for promotional use only and does not constitute advice or fact. Any reliance upon such information shall be at your sole risk.

A member of the Tokio Marine HCC group of companies.

0618