



TOKIO MARINE  
HCC

# Summary of Cover

## Cyber Security Insurance Professional Indemnity Insurance

**WORDING: Cyber Security 0417**

This summary of cover is intended as a guide to give you an idea of the main points of coverage contained in the policy wording.

It does not state every provision of the policy wording so we suggest that you read the policy and any additional clauses for the full policy terms and conditions. This is a guide to the cover given by the policy. It does not cover every provision of the policy wording, but your broker will be happy to discuss it with you in more detail. You should read the policy and the additional clauses for full details of the terms and conditions.

# Summary of cover

## Indemnity Limit

The indemnity limit is on an 'aggregate' basis (in other words no restriction as to the number of claims in a year but there is a maximum value that can be paid out in any one policy period).

## Key features of the cover

- Insurance Act 2015 compliant
- Failure to properly handle, manage, store or destroy data
- Failure to protect against unauthorised access
- Denial of service attack against the Insureds computer system
- Transmission of a virus
- Damage, destruction, alteration, corruption, copying, stealing or misuse by a hacker of the Insureds computer system or documents
- Any form of defamation
- Infringement of intellectual property
- Defence costs and expenses
- Public relations costs
- Forensic and Security specialist costs
- Withdrawal of content
- Regulatory defence and penalties
- Notification costs
- Computer system rectification costs
- Business interruption
- Data Extortion
- Telephone Phreaking

## Main exclusions

- Deliberate and reckless acts
- Claims and circumstances known at inception of cover
- Bodily injury/property damage
- Patents
- North American exposure, unless agreed

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## Contact us

Tel +44 (0)20 7702 4700  
[mail@tmhcc.com](mailto:mail@tmhcc.com) tmhcc.com

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