



TOKIO MARINE  
HCC

# Ransomware. Business Email Compromise. Spear Phishing.

This is the new language  
of business risk.

**CyberGuard™ Plus** | Cyber Liability

# Get Premier Protection from Cyber Threats with CyberGuard™ Plus

With the increasing reliance on technology and the internet to run their business, companies are more vulnerable to cyber threats such as data breaches, cyber attacks, and cyber extortion.

With a broad range of specialty insurance products and services, we focus on what matters most, bringing peace of mind to businesses, knowing they have protection in place for the risks they face.

## Rapid Response & Continuous Support

We insure thousands of companies from Fortune 500 to small-to midsize businesses.

Our in-house claims experts handle thousands of cyber incidents each year across a range of financial services, retail, hospitality, educational, healthcare and governmental organisations. Our claims and cyber incident management team expedites recovery, minimises downtime and is available 24/7 to navigate you through an active cyber event.

From the moment you suspect malicious cyber activity, our claims and incident management teams are here to answer the call and initiate support. Our primary goal is always to get you up and running and reach a successful resolution.

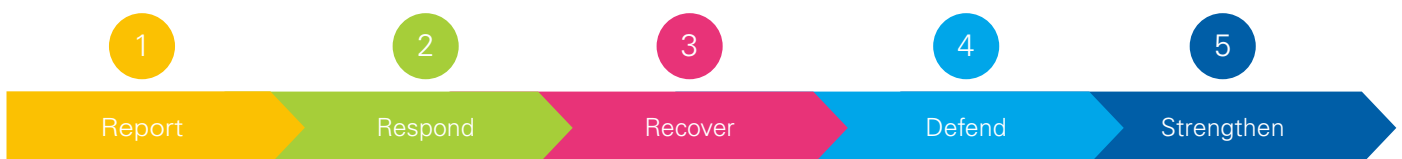


24/7 Cyber Breach Hotline



70+ Cyber Support Team Members Across IT, Legal, PR

## Cyber Incident Management and Claims Process



Our policyholders will work with an in-house Cyber Incident Management Specialist 24/7/365

Incidents or claims are reported to:  
**0808 175 4376**  
UKcyberclaims@tmhcc.com

Our policyholders work with an in-house Cyber Incident Management Specialist 24/7/365 or a claims team member who makes recommendations and guides our policyholders through every step of the process.

Policyholders are advised about the best recovery path and recommended recovery experts to assist with technical expertise and support.

In the event of a breach, we will engage outside experienced counsel to advise regarding notification and defense during litigation.

We recommend certain controls, including risk mitigation services, to place the insured in a stronger posture moving forward, post event.

# CyberGuard™ Plus | Cyber Liability Premier Protection



## Intelligence Driven Monitoring & Alerting from our Cyber Threat Intelligence Team

Tokio Marine HCC's in-house Cyber Threat Intelligence (CTI) team provides Active Domain Monitoring (ADM) to help policyholders stay ahead of cyber threats. By scanning networks, analysing malware activity, and monitoring Dark Web chatter, the team conducts monthly non-intrusive scans to detect exposures such as compromised credentials, vulnerable systems, or malicious activity. When an issue is found, you will receive timely alerts and expert guidance for swift remediation, minimising risk and helping prevent potential cyber attacks.

If your domains have been provided to us, we will detect any of the tracked categories of exposure on your network and provide guidance on the remediation process.



## Expert Claims Handling

Round-the-clock cyber hotline (24/7/365) with access to cyber security consultants and incident management services.



## CyberNet™

Access CyberNET™ for free mitigation solutions that will help reduce your cyber risk. Resources include:



Best Practice Guidance



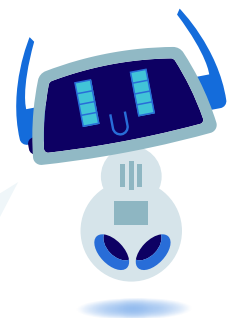
CTI Blog Posts on current threats and how to protect your business



Complimentary Security Awareness Trainings, Phishing Training and Simulations through Wizer

Get started today! It takes less than two minutes to sign up.

- 1 Go to <https://cybernet.tmhcc.com/register>
- 2 Register using the enrolment instructions on your policy schedule.



Our cutting-edge insured portal gives you real-time insight into potential vulnerabilities in your network. Receive live cyber threat intelligence alerts and actionable insights, so you're always informed, equipped, and ready to respond.

# CyberGuard™ Plus | Cyber Liability

## Description of Coverage

### Liability Insuring Clauses

#### Media Liability

Liability resulting from claims related to media content and communications, including the creation, publication or dissemination of media material in any format. Coverage includes claims alleging defamation, libel, slander, invasion of privacy, copyright or trademark infringement, plagiarism, domain name infringement and related personal or advertising injury.

#### Security and Privacy Liability

Liability resulting from a security breach or privacy breach, including failure to prevent or hinder such breaches, failure to safeguard private information, failure to timely disclose a breach, transmission of malicious code, or participation in a denial of service attack against a third party.

#### Privacy Regulatory Defence and Penalties

Liability for regulatory fines, penalties and defence costs arising from privacy regulatory proceedings, including investigations or enforcement actions brought by the Information Commissioner's Office or other competent data protection authorities under UK GDPR, the Data Protection Act 2018, and other applicable privacy regulations.

#### PCI DSS Liability

Liability for PCI DSS fines and assessments (including fraud recoveries, card reissuance costs, operational expenses and mandatory audit costs) imposed by acquiring banks, card brands or payment processors as a result of a security breach or privacy breach.

#### Court Attendance Costs

Reimbursement of reasonable costs incurred by an insured to attend mediation, arbitration proceedings, hearings, depositions or trials at the insurer's request in connection with the defence of a covered claim.

### First Party Insuring Clauses

#### Breach Event Costs

Reasonable and necessary costs and expenses incurred as a result of a security breach, privacy breach or adverse media report, including initial breach consultation costs, legal and forensic expenses, public relations expenses, notification expenses, and up to 24 months of breach support and credit monitoring services.

#### Post Breach Remediation Costs

Post-breach remediation costs incurred, with prior insurer consent, to mitigate the potential of a future security breach or privacy breach, including information security assessments, gap analyses, policy development, employee training and security enhancements.

#### Reputational Loss

Loss of net profit sustained during the period of indemnity as a direct result of reputational damage stemming from an adverse media report arising from a security breach or privacy breaches.

#### Business Interruption

Income loss, interruption expenses and special expenses incurred due to an unplanned outage, interruption, failure, suspension or degradation of service of an insured computer system caused by:

- a **malicious system failure** (including hacking attacks, denial of service attacks, malicious code or cyber extortion threats); or
- an **operational system failure** (including administrative error, programming error or voluntary shutdown implemented to mitigate a cyber event).

# CyberGuard™ Plus | Cyber Liability

## Description of Coverage

### First Party Insuring Clauses Cont.

#### Breach Event Costs

Reasonable and necessary costs and expenses incurred as a result of a security breach, privacy breach or adverse media report, including initial breach consultation costs, legal and forensic expenses, public relations expenses, notification expenses, and up to 24 months of breach support and credit monitoring services.

#### Post Breach Remediation Costs

Post-breach remediation costs incurred, with prior insurer consent, to mitigate the potential of a future security breach or privacy breach, including information security assessments, gap analyses, policy development, employee training and security enhancements.

#### Reputational Loss

Loss of net profit sustained during the period of indemnity as a direct result of reputational damage stemming from an adverse media report arising from a security breach or privacy breaches.

#### Business Interruption

Income loss, interruption expenses and special expenses incurred due to an unplanned outage, interruption, failure, suspension or degradation of service of an insured computer system caused by:

- a **malicious system failure** (including hacking attacks, denial of service attacks, malicious code or cyber extortion threats); or
- an **operational system failure** (including administrative error, programming error or voluntary shutdown implemented to mitigate a cyber event).

#### Dependent Business Interruption

Income loss and extra expenses incurred due to an unplanned outage, interruption, failure, suspension or degradation of service of a service provider computer system caused by:

- a **dependent malicious system failure** (including hacking attacks, denial of service attacks, malicious code or acts of cyber terrorism affecting a service provider); or
- a **dependent operational system failure** (including accidental damage, administrative error or operational mistakes by a service provider).

#### Data Recovery Costs

Reasonable and necessary costs to replace, recreate or restore data assets that are damaged, destroyed, altered, corrupted, misused or stolen due to a system failure or dependent system failure.

#### Cyber Extortion

Extortion expenses and extortion monies incurred, with prior insurer consent, as a direct result of a credible cyber extortion threat, including ransomware and threats to release confidential or personal information.

#### Bricking Loss

Loss incurred to replace computer hardware or electronic equipment rendered unusable for its intended purpose (but not physically



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## About Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company comprises highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, and capabilities set the standard for the industry, as many of our employees are industry-leading experts.

More information about our financial strength here:

[tmhcc.com/en/about-us](https://tmhcc.com/en/about-us) →

**tmhcc.com**

 Tokio Marine HCC International

## A member of the Tokio Marine HCC group of companies

Tokio Marine HCC is a trading name of HCC International Insurance Company plc, which is a member of the Tokio Marine HCC Group of Companies. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority (FCA) and Prudential Regulation Authority. Registered in England and Wales No. 01575839 with registered office at The St Botolph Building, 138 Houndsditch, London, EC3A 7BT, United Kingdom.

CyberGuard™ Brochure - Cyber TMHCC 101159 | 03 2026

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