



# Farm CyberPlus™

Cyber Liability Insurance



TOKIO MARINE  
HCC

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## Farm CyberPlus™

### Farm CyberPlus™ Protection from Tokio Marine HCC

Farm operations increasingly rely on automated technology, cloud-based connectivity and industrial control systems to operate machinery, irrigation systems and office equipment, often from smartphones or computers. In addition, websites, payment processing systems, and email accounts can be vulnerable to cyber security breaches. To protect farms from these emerging cyber risks, you need a flexible, experienced and knowledgeable partner who can build an expertly crafted cyber insurance solution.



Tokio Marine HCC now offers Farm Cyber Plus™ - a modern cyber insurance solution that can be customized to specifically address the cybersecurity risks to farms.

Farm CyberPlus™ can be tailored to provide a broad combination of commercial and personal coverages for farm owners, including:

#### COMMERCIAL CYBER COVERAGES:



- Multimedia Liability
- Security & Privacy Liability
- Privacy Regulatory Defense & Penalties
- PCI DSS Liability
- Breach Event Costs
- BrandGuard®
- System Failure
- Cyber Extortion

#### PERSONAL CYBER COVERAGES:



- Identity Theft
- Credit Card Fraud, Forgery, Cyber Crime
- Cyber Bullying

In addition, Farm CyberPlus™ offers robust risk management services to educate farm owners about cyber risks and help mitigate future cyber attacks. Insureds will have access to:

- Cyber security experts
- Online tutorials and cyber safety guides
- Risk assessments and security fitness checklists
- Information on how to build an incident response plan



## CLAIM SCENARIO: SYSTEM FAILURE

A farmer's files were encrypted, including accounting, payroll, sales, and crop records. During the time the files were encrypted and the recovery process was underway, the farmer could not process orders or ship crops, and, as a result, regular customers had to purchase their crops from other farms. The farmer suffered income loss of \$15,000 due to the interruption of his business. The income loss was covered under the farm's Cyber policy.

This communication provides a general product summary and should not be construed as a guarantee of coverage. Any claim scenarios described in this communication are hypothetical and used solely for the purpose of illustrating how the insurance is intended to apply to certain situations. Whether, or to what extent, the insurance applies to a particular claim or loss depends on the circumstances of the claim or loss and the terms and conditions of the policy, as issued.

### Tokio Marine HCC Farm CyberPlus™ – More Than Great Cyber Insurance

Tokio Marine HCC is a leader in custom cyber solutions, providing essential services and expertise in product development, underwriting, claims handling, marketing and much more to help you implement a unique and customized product for your policyholders. With Tokio Marine HCC's turnkey reinsurance solution, you can provide your policyholders with bolt-on, leading-edge cyber liability coverage, while avoiding R&D costs, overhead and the assumption of risk.

#### For more information on Farm CyberPlus™, contact:

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-  Product Development
-  Underwriting
-  Risk Management
-  Compliance
-  Claims
-  Marketing & Training

Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc., a Delaware-incorporated insurance holding company. Headquartered in Houston, Texas, Tokio Marine HCC is a leading specialty insurance group with offices in the United States, the United Kingdom and Continental Europe.



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