



Cyber Security Insurance

In today's digital and connected world, cyber risks are an important and established part of the risk landscape. Companies rely heavily on IT systems to be operative, as well as to store and communicate intellectual property and data.

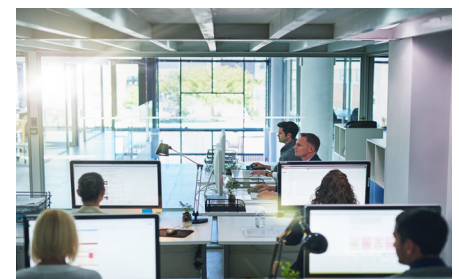
Concerned with continuity in the face of an event and subject to ever-tightening legislation, businesses find themselves further under pressure to be cyber-ready.

Cyber Security Insurance is an essential component of a healthy risk management strategy that looks to mitigate cyber threats appropriately. However, not all cyber policies are alike and finding the right coverage for your company can be challenging.

Cyber incidents can originate from inside or outside the company and they can be intentional or accidental. Businesses need to be prepared for a constantly widening range of cyber threats, such as data breach, ransomware attacks, industrial espionage and the introduction of virus into company systems, amongst others.

Whether targeted by hackers, political hacktivists, terrorists, nation states, competitors, disgruntled employees, or simply victims of innocent human error, all businesses are at risk.

At Tokio Marine HCC, we customise Cyber Security Insurance that offers comprehensive and innovative protection, including pre-incident prevention, crisis response and post-incident expertise.



The risk is real and the consequences of an event can be devastating: business interruption (BI), notification costs, third party claims and fines, to name a few, can result in significant financial loss.



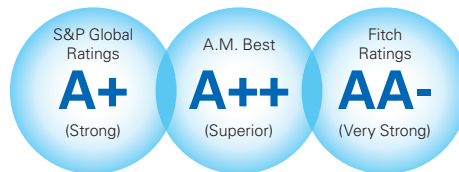
Programme Features

- Financial capacity of up to €25 million (US\$25 million or £15 million) per Cyber policy
- Primary or excess

A Smart Approach

Our centralised and unified management structure promotes real-time interaction between our transnational teams of underwriting, claims and legal professionals. The fact that our assets are consolidated under “one roof” makes us institutionally quick: quick to respond; to provide intelligent advice, innovative solutions and efficient claims handling.

Tokio Marine HCC’s insurance companies are highly rated*:



*Ratings at the time of printing

- 1 Asking the right questions for a profound understanding of your needs
- 2 Working in synergy for effective information exchange
- 3 Customising policies for individual businesses in multiple jurisdictions
- 4 Providing local service and support worldwide
- 5 Responding quickly and efficiently to your enquiries
- 6 Delivering effective insurance solutions
- 7 Providing fast and fair claims services
- 8 Working with you every step of the way, for the long-term
- 9 **RESULT: You get back to business with one less worry**

Contact Us

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A member of the Tokio Marine HCC group of companies

Tokio Marine HCC is a trading name of HCC International Insurance Company plc (HCCII), Tokio Marine Europe S.A. (TME) and HCC Underwriting Agency Ltd (HCCUA), members of the Tokio Marine HCC Group of Companies.

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The policyholder will always be informed of which insurer in our group will underwrite the policy according to jurisdiction.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by Tokio Marine HCC Group of Companies. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.