



**TOKIO MARINE  
NICHIDO**

# cyber [ctrl]

Computer attacks, operational errors, network outages and data breaches can completely paralyse an organisation by bringing down the information infrastructure and communication lines. This in turn can damage relations with clients, suppliers and regulators.

Tokio Marine's cyber insurance is designed to protect companies of all sizes against the cyber-risks which they face. Our coverage is available globally with a maximum limit of AUD25M.

## Tokio Marine Cyber Insurance Products

Products (available individually or together)	What it covers*	Particularly suited to
Security & privacy liability	<ul style="list-style-type: none"> <li>Liability and legal expenses from a legal suit made against you as a result of a security breach of the computer system or a breach of privacy</li> </ul>	<ul style="list-style-type: none"> <li>Any company storing personal and/or confidential information</li> </ul>
Multimedia	<ul style="list-style-type: none"> <li>Liability &amp; defence costs incurred as a result of infringement of offline/online media</li> </ul>	<ul style="list-style-type: none"> <li>Companies who publish online and offline media content as part of their business operations</li> </ul>
Regulatory defence	<ul style="list-style-type: none"> <li>Fines &amp; Penalties resulting from a regulatory action following security breach of the computer system or a breach of privacy</li> </ul>	<ul style="list-style-type: none"> <li>Any company that maintains personal information (customer or employee) including financial services firms, healthcare, retailers and other B2C companies</li> </ul>
Incident response expenses	<ul style="list-style-type: none"> <li>Costs to manage a data breach including PR, IT, forensic &amp; legal expenses as well as the cost of notifying customers and providing credit monitoring to them</li> </ul>	
Digital asset destruction	<ul style="list-style-type: none"> <li>Costs and expenses to repair or replace damaged or destroyed digital assets</li> </ul>	<ul style="list-style-type: none"> <li>Companies whose business income depends on an available IT infrastructure, e.g. online retail, manufacturers, utilities, financial institutions or trading systems</li> </ul>
Non-physical business interruption	<ul style="list-style-type: none"> <li>Loss of net profit, extra expenses and fixed operating expenses incurred following a computer outage caused by a security breach of operational error</li> </ul>	<ul style="list-style-type: none"> <li>All companies – Ransomware is a growing problem all companies face</li> </ul>
Cyber extortion	<ul style="list-style-type: none"> <li>Extortion monies and costs incurred if you are subject to a ransom demand of your computer systems</li> </ul>	

[www.tokiomarine.com.au](http://www.tokiomarine.com.au)

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\*Terms, conditions, limits and exclusions apply. Please refer to the Cyber Insurance Policy Wording for full details of coverage.

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## Insurance Products Cyber Insurance

### Optional add-ons to products

Products (available individually or together)	What it covers*	Particularly suited to
Payment card industry fines, penalties & assessments	<ul style="list-style-type: none"> <li>The Payment Card Industry (PCI) set standards that companies must adhere to if they accept AMEX, Visa or Mastercard as a form of payment. A significant portion of the total costs of a credit card breach often stems from the PCI fines and assessments</li> </ul>	<ul style="list-style-type: none"> <li>Any company that accepts credit cards as a form of payment</li> </ul>
Property damage from a cyber attack	<ul style="list-style-type: none"> <li>Costs to replace/repair physical assets damaged in a cyber attack</li> <li>Protection against the widely excluded electronic data exclusion in most property insurance policies</li> </ul>	<ul style="list-style-type: none"> <li>Companies who suffer physical damage from a cyber attack such as manufacturers, utilities and logistics</li> </ul>
Reputational harm following a cyber attack	<ul style="list-style-type: none"> <li>Ongoing loss of profit resulting from brand damage</li> <li>Crisis communication expenses</li> </ul>	<ul style="list-style-type: none"> <li>Companies who are heavily reliant on their brand value</li> </ul>
Funds Transfer Loss	<ul style="list-style-type: none"> <li>Loss of funds resulting from a hack to the computer system</li> </ul>	<ul style="list-style-type: none"> <li>Any company that uses electronic funds transfers as a form of payment</li> </ul>

### About Tokio Marine

Founded in 1879, Tokio Marine & Nichido Fire Insurance Co. Ltd. is recognised as Japan's oldest non-life insurer. Since then it has gone on to become one of the strongest and largest insurance companies in the world. Tokio Marine operates in 38 countries across Europe, Americas, the Middle East, Asia and Oceania and employs around 36,900 staff globally.



If you want to find out more about this product please contact our specialist team at:

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The information in this brochure is general advice only and may not be right for your particular circumstances. To decide if an insurance product is right for you please carefully read the relevant policy documentation and discuss with your broker.

#### Tokio Marine Nichido

This product brochure is issued by Tokio Marine Nichido Fire Insurance Co., Ltd. ABN 80 000 438 291 AFS License 246548, (a company incorporated in Japan) through its managing agent in Australia Tokio Marine Management (Australasia) Pty Ltd., ABN 69 001 488 455 Level 3, 1 Chifley Square, Sydney NSW 2000.

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