



Cyber Insurance

Specialty insurance solutions
for complex and evolving
cyber risks.



**TOKIO MARINE
NICHIDO**

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Supporting you through an evolving cyber threat landscape

Cyber risk is an increasing challenge for organisations across Australia, regardless of industry or size.

From targeted attacks, to system failures and data breaches, cyber incidents are becoming more frequent and complex, in turn disrupting operations and creating financial, regulatory and reputational impacts.

83%

year-on-year increase in ACSC notifications to entities regarding potentially malicious cyber activity*

* Source: Annual Cyber Threat Report 2024–2025 | cyber.gov.au

Our Cyber Insurance solutions

Designed to help clients address an evolving range of cyber risks.

Our specialist cyber risk team brings together deep technical underwriting expertise and access to global capacity, enabling us to structure practical insurance programs that reflect real-world exposures. Whether supporting a single organisation or a broader portfolio, we collaborate with brokers to deliver cover aligned with clients' operational requirements.

We prioritise clear engagement and timely decision-making, providing support throughout the life of your policy.

Australian presence, global strength

Tokio Marine Management Australasia is part of the Tokio Marine Group, one of the world's largest international insurance groups.

Drawing on nearly 150 years of global experience, and more than 60 years in Australia, we deliver specialist insurance solutions through highly experienced underwriters and dedicated claims teams.

Our local presence, supported by global expertise, enables us to provide consistent service, informed underwriting and access to international resources.



Key areas of cover

Our Cyber Insurance addresses a range of financial and operational impacts that may arise from a cyber incident.

Core areas of cover may include:



Security and Privacy Liability

Liability and legal costs arising from network security failure or privacy breaches



Multimedia Liability

Claims relating to defamation or intellectual property in digital content



Business Interruption (non-physical)

Loss of income and increased costs following a network outage or system failure (including third-party suppliers)



Incident Response Expenses

Costs associated with managing a cyber incident, including IT forensics, public relations, customer notification and credit monitoring



Regulatory Defence and Penalties

Defence costs and fines or penalties resulting from a cyber incident or privacy breach



Cyber Crime

Costs associated with cyber crime events, including fraud, unauthorised transactions and other malicious activity



Reputational Harm

Loss of income and crisis communication costs following reputational damage



PCI Fines and Penalties

Certain fines, penalties and assessments from the Payment Card Industry



Cyber Extortion

Costs associated with responding to cyber extortion events



Digital Asset Destruction

Repair, restoration or replacement of damaged digital assets

The information above is a summary only. Terms, conditions, limits, and exclusions apply. Please refer to the Cyber Insurance policy wording for full details.

A curated approach to cyber risk

Enhanced cyber cover

Our Cyber Insurance can be extended to include a range of enhancements designed to reflect evolving cyber risks and industry-specific exposures. These may include broader business interruption cover (any unplanned outage, voluntary and/or regulatory shutdown), expanded first-party loss protections (including but not limited to bricking and compliance cost), and cover for a variety of cyber crime events.

Cyber and property damage cover

In addition to core Cyber Insurance, we offer the ability to combine cyber and property damage cover under a single solution, with limits of up to \$20M AUD (combined).

This includes affirmative cover for physical property damage, ensuing business interruption, and a range of associated costs following a covered event, including clean-up, reinstatement, and other operational impacts.

By bringing cyber and property exposures together, this approach supports an integrated and streamlined way to manage both digital and physical risk.

Prepared together

As part of our commitment to proactive support, we offer an optional dedicated onboarding call service for clients. This is an opportunity for us to understand your client's priorities and to walk them through how our cyber insurance coverage and incident response services work in practice.

This includes access to underwriter-approved third party cyber security solutions on preferential terms.

In-house daily vulnerability scanning

Our internally developed scanning tool monitors internet-facing assets to help identify potential vulnerabilities.

Designed specifically for our policyholders, it focuses on identifying exposures relevant to each organisation, supporting more targeted and practical insights. This approach helps reduce unnecessary alerts and provides greater clarity on areas that may require attention.

By providing ongoing visibility of external exposures, this capability supports timely awareness and enables organisations to take appropriate action as part of their broader cyber risk management approach.

Annual bursary – supporting cyber resilience

Eligible policyholders may have access to an annual bursary to fund selected cyber risk management initiatives.

This practical benefit enables organisations to invest in areas such as security testing, incident response preparedness, governance and system improvements aligned to their specific risk profile.

By supporting targeted risk management activities, the bursary complements insurance cover and encourages a proactive approach to managing cyber risk over time. It also facilitates more informed discussions between brokers and clients regarding risk priorities and mitigation strategies.



24/7 incident response support

Our policy holders have access to a round-the-clock incident response service, providing support in the event of a cyber incident.

This service is designed to guide organisations through the initial response phase and next steps, aligned to the circumstances of each incident.



Claims management

We approach every claim with care and attention, supporting clients through cyber incidents and complex situations.

Our experienced claims team works closely with underwriting specialists and global partners to deliver a considered and efficient claims experience.

Clients can rely on professional and specialised technical claims support at every stage of the process.

Our team

Our local underwriting team provides responsive service and practical cyber risk expertise, supporting brokers and clients with clear, timely guidance.

With all operations managed from our Australian offices, you benefit from same-time zone support and direct access to experienced specialists, supported by the global expertise of the Tokio Marine Group.



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Cyber threats continue to evolve.

Our specialist underwriting expertise, combined with global strength and local support, helps organisations respond with confidence and resilience.



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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 Management Australasia is a representative and managing agent of Tokio Marine & Nichido, a member of the Tokio Marine Group, one of the largest international insurance groups.

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