

## PRODUCT SUMMARY

### Cyber Liability Insurance

Does your business use computers? Are you familiar with cyber extortion / ransomware? Do you use data in your operations? Do you have a web site?

Cyber liability insurance is intended to help address today's cyber and privacy risks. These exposures are not generally covered by traditional insurance and represent an important "gap" in your protection.

Cyber risks are rampant and difficult to stop. One wrong click, one missing/stolen thumb drive, or one novice or experienced hacker can each cause significant hardship. Insurance is merely prudent.



*Cyber threats are simple and sophisticated*

### Policy Highlights:

(Program Limit Selection)		\$250,000	\$500,000	\$1,000,000
I.	Multimedia Liability	\$250,000	\$500,000	\$1,000,000
II.	Security & Privacy Liability	\$250,000	\$500,000	\$1,000,000
III.	Privacy Regulatory	\$250,000	\$500,000	\$1,000,000
IV.	Payment Card (PCI DSS)*	\$250,000	\$500,000	\$1,000,000
V.	Breach Event Costs	\$250,000	\$500,000	\$1,000,000
VI.	BrandGuard	\$250,000	\$500,000	\$1,000,000
VII.	System Failure	\$250,000	\$500,000	\$1,000,000
VIII.	Cyber Extortion*	\$250,000	\$500,000	\$1,000,000
IX.	Cyber Crime*	\$25,000	\$50,000	\$100,000
X.	Businessowner ID Theft	\$150,000	\$200,000	\$250,000

\*Further sublimits and conditions may apply. See policy and/or certificate for more details.

Franchisee Annual Aggregate Limit:      **\$250,000**                      **\$500,000**                      **\$1,000,000**

### All claims must be directed to the following:

Tokio Marine HCC Cyber & Professional Lines Group  
Claims Department  
16501 Ventura Blvd., Suite 200  
Encino, CA 91436  
Telephone: (888) 627-8995  
Email: [cpl.claims@tmhcc.com](mailto:cpl.claims@tmhcc.com)

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