



PERSONAL
CYBERPLUS[®]
TURNKEY REINSURANCE



TOKIO MARINE
HCC

As Our Lives Get More Connected, We Need to be Better Protected.

Introducing Personal CyberPlus[®] from Tokio Marine HCC.

Today's homes are smarter and more connected than ever before. The average American household contains five smartphones, and one in five American households has more than 10 connected devices, from appliances to televisions to thermostats to smart locks.¹ While the increasing availability of these computers, laptops, tablets, and media streaming devices have enabled homeowners to connect with each other, their home and the outside world in new ways, they have also increased vulnerabilities to privacy breaches and cyber attacks.

Personal CyberPlus[®] from Tokio Marine HCC was developed as a bolt-on reinsurance solution to Personal Lines insurance policies to address the increased risks faced by individuals and families who are living a "smarter" and more digital lifestyle.



Understanding the Risks

Your policyholders spend about 10 hours a day on their connected devices.² From online shopping and banking to social media and mobile smart home applications, your home is wired and holds valuable information that hackers can use to steal personal data or money, engage in identity theft, or even gain access to a home network or smart home system. More than 60% of Americans experienced a personal data breach³, such as:

- Fraudulent credit card charges **(41%)**
- Hacked email or social media accounts **(16%)**
- Compromised account numbers **(35%)**
- Compromised social security number **(15%)**

Recovering from these events can be costly and time consuming, and the effects can last for years beyond the initial incident.

1. Pew Research Center <http://www.pewresearch.org/fact-tank/2017/> (Accessed 10.1.2017)

2. Nielsen Total Audience Report 2016 <http://www.nielsen.com/us/en/insights/reports> (Accessed 10.1.2017)

3. Pew Research Center, Americans and Cyber Security <http://www.pewinternet.org/2017/01/26/americans-and-cybersecurity/> (Accessed 10.1.2017)

Tokio Marine HCC Personal CyberPlus[®] Policy

Identity Theft Expenses

Your identity can be stolen and used by hackers to open new lines of credit or commit health insurance fraud. If you become a victim of identity theft, Personal CyberPlus[®] will cover your identity theft expenses, including the cost to request your credit report and enroll in credit monitoring. We also cover your legal expenses if you hire an attorney to help you restore your identity and credit.

Data Recovery Costs & System Restoration Coverage

If data stored on your personal computer or smart device is lost, damaged or corrupted due to a hacking attack, Personal CyberPlus[®] will cover your costs to replace, recreate or restore that data. In addition, if a hacking attack affects your personal computer or smart device, Personal CyberPlus[®] will cover your costs to retain a qualified service provider to help you with malware removal and system restoration.

Credit Card Fraud & Forgery Coverage

If your checkbook or credit, debit or bank card is stolen or lost, and you become the victim of credit card fraud or forgery, Personal CyberPlus[®] will cover any money that you are not able to recover from your credit card company or bank.

Cyber Extortion Coverage

Ransomware attacks are on the rise. If you or a member of your household clicks on the wrong link, inadvertently navigates infected web pages, or is tricked into opening infected files by malicious text messages or emails, you may become the victim of ransomware. Ransomware is a type of cyber extortion event where a hacker locks up your system or files and demands a ransom payment to regain access. If this happens to you, Personal CyberPlus[®] will cover the ransom amount and the cost of hiring an IT expert to help you through the crisis.

Cyber Crime Coverage

Criminals can steal your money through a variety of cyber crime schemes, such as stealing your passwords or personal credentials to take money directly from your bank account or to submit fraudulent wire transfer requests to your bank. You can also become a victim of phishing scams, where criminals use malicious emails, text messages or telephone calls to trick you into sharing your passwords or sending money. If you lose money due to any of these scams and you are not able to recover it from your credit card company or bank, Personal CyberPlus[®] will cover the loss.

Cryptocurrency Crime Coverage

Cryptocurrency investing is all the rage these days. As the industry continues to grow and evolve, the risk of theft by hackers becomes more prevalent. If your cryptocurrency is stolen as a result of a hacking attack against your personal computer or electronic device, Personal CyberPlus[®] will reimburse you or your family member for the loss of cryptocurrency.

Cyber Bullying

If you or a member of your household is a victim of cyber bullying, Personal CyberPlus[®] will cover your therapy fees, childcare or caregiver expenses, temporary relocation expenses, and the cost of hiring an IT expert to remove humiliating or harmful online content. If the victim of cyber bullying is a minor who is unable to attend school, Personal CyberPlus[®] will also cover temporary private tutoring expenses, unreimbursed tuition or the increase in tuition to relocate the minor to another school.

Tokio Marine HCC Personal CyberPlus[®] Policy

Breach Notification Costs Coverage and Privacy and Security Claims Coverage

If you have access to the private information of others because you serve on the board of a non-profit or volunteer to coach your child's sport team, you may face unexpected financial losses if that private information is lost, stolen or exposed while in your possession. With Personal CyberPlus[®], you have breach notification costs coverage, which pays for your costs to notify affected individuals and give them breach support, such as credit monitoring, when private information you are holding or using is lost, stolen or exposed. Personal CyberPlus[®] also protects you with reimbursement coverage for defense costs that you incur to defend against privacy and security claims made against you by those affected individuals. This coverage also extends to settlements and judgments awarded against you.

CYBER SUPPORT SERVICES

Free Credit Monitoring

Each Personal CyberPlus[®] policyholder will have access to free credit monitoring and fraud alerts.

Online Personal Cyber Center

Online training, videos and tools about safeguarding personal information as well as data privacy experts available for phone consultation.

Turn-Key Reinsurance Solutions from Tokio Marine HCC

Tokio Marine HCC reinsurance solutions provide customized product development, underwriting and marketing services to help you bring new products to market quickly, seamlessly, and without the assumption of risk.






Unparalleled Claims Handling, Service, and Support

For Carriers: Tokio Marine HCC is always innovating, allowing you to bring customized and cutting-edge products to your policyholders while avoiding additional R&D costs and overhead.

For Agents: Tokio Marine HCC helps your agents sell smarter with training and marketing materials.

For Policyholders: Tokio Marine HCC's online risk management tools help individuals prepare for cyber threats. Our expert claims team has over 20 years of experience successfully resolving policyholders' complex cyber claims.



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

Personal CyberPlus[®] Risk Scenarios

Cyber Bullying

A private high school junior is harassed by a group of his peers when they post unflattering photos of him on their social media accounts and tweet numerous jokes at his expense. The student and his parents made several attempts to have the photos and tweets removed from the internet, but they had been shared and reposted by other students too many times. The student needed psychological counseling and was forced to leave school due to the intimidation and emotional distress resulting from the cyber bullying.

Personal CyberPlus[®] would reimburse the family's cost to seek counseling and any lost tuition that is not reimbursed by the school.

Credit Card Fraud, Forgery, Cyber Crime

A woman received an email stating that her credit card payment was overdue and must be paid immediately. Believing that the email was from her credit card company, she clicked the link and issued the payment before realizing that the email was fraudulent.

Personal CyberPlus[®] would cover the financial loss incurred as a result of this transaction.

Cyber Extortion

One evening a man was using his computer to shop for holiday gifts online when his screen froze. A message then appeared demanding a ransom be paid in order to restore his files and computer functionality.

Personal CyberPlus[®] would cover the ransom paid and costs associated with removing the ransomware and securing his computer against future attacks.

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.



Personal Cyber Center

Online Personal Cyber Center

In addition to state-of-the-art cyber protection, policyholders will also have access to online resources to help them learn about emerging cyber risks as well as how to protect their identity, manage online accounts and passwords, and address cyber bullying issues. We even provide data privacy experts who are just a phone call away to answer questions and provide advice about online safety.



For more information about Personal CyberPlus[®], contact Tokio Marine HCC cyber experts at:

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