



Cyber Liability Insurance



April 07, 2026

IT'S A DIGITAL WORLD BE PREPARED

Activate

Initiate

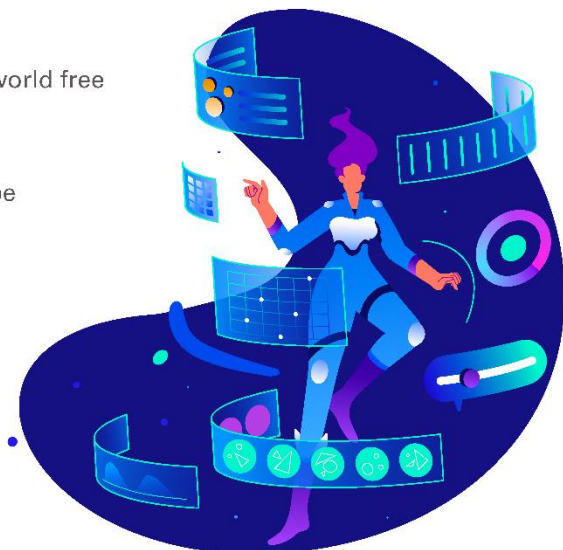
Manage

About Us

At **Tokio Marine HCC – Cyber & Professional Lines Group**, we **AIM** to create a world free of cyber and professional lines risk.

Activate this quote and bind your policy today to be more than just insured, be prepared. Be Cyber Strong®. We have the financial strength and support of a traditional insurance company, over 15 years of underwriting discipline, cutting-edge technology, and deep claims-handling expertise.

We handle thousands of cyber claims, from individuals, to small to medium-sized businesses, to large corporations. We know cyber and enable you to take on each day with confidence.



Our Cyber difference

Financial Strength

AM Best: A++ Superior

S&P Global Ratings: A+ Strong

Fitch Ratings: AA- Very Strong

Broad Cyber Coverage

Our state-of-the-art Cyber Liability insurance solution combines broad first party and third party coverage with access to expert cyber security services and claims professionals.

Third Party coverage includes

- Multimedia Liability
- Security and Privacy Liability
- Privacy Regulatory Defense and Penalties
- PCI DSS Liability
- Bodily Injury Liability
- Property Damage Liability
- TCPA Defense

First Party coverage includes

- Breach Event Costs
- Post Breach Remediation Costs
- BrandGuard®
- System Failure
- Dependent System Failure
- Cyber Extortion
- Cyber Crime
- Bricking Loss
- Property Damage Loss
- Reward Expenses
- Court Attendance Costs

Available Enhancements

- Breach Event Costs (BEC) Outside the Limit
- Non-IT Dependent System Failure
- Missed Bid Loss Sublimit Endorsement (Construction)
- Cyber Crime – \$500,000 available subject to eligibility and additional premium
- Regulatory Billing E&O (MEDEFENSE® Plus) – Subject to eligibility and additional premium (Healthcare)
- Table Top Exercises – Free for applicants over \$250 million in revenue

CONFIDENTLY & SECURELY MANAGE YOUR DATA



Premier Protection



Intelligence Driven Monitoring and Alerting



Cyber Risk Report



Dark Web Security Scans



Tabletop exercises and cyber-attack simulations*



Cyber Security Trainings



24/7/365 expert claims handling and incident response cyber security experts



Phishing Simulations



Preferred Rates and partnerships with security control vendors

Security Control Vendors

Learn more about Datto's BCDR & SaaS Protect, the leading global provider of cloud-based software.



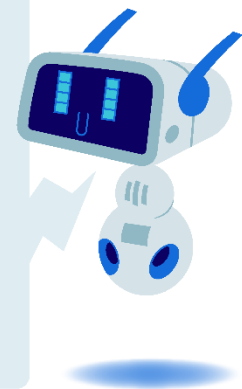
Learn more about Cisco's Duo multifactor authentication offering.



CyberNET®: Initiate and Manage Your Risk

It's not a matter of 'if', but 'when'. **Initiate** your policy now to get immediate access to premier protection to reduce your risk. We partner with you to **Manage** your cyber risk and bring value beyond insurance. With premier protection through **CyberNET®** at cybernet.tmhcc.com, you can mitigate cyber threats throughout the life of your policy. You get real-time threat alerts, cyber awareness training for you and your staff, phishing simulations through our training partner, Wizer, a cyber risk report to identify your network weaknesses with steps you can take to remedy potential security gaps, and, most importantly, connection to our cyber security experts and incident response team. If you implement tight security controls, we'll discount this quote.

Request a demo to immediately receive an email with a one-time link from cyberNET@tmhcc.com.



Let your broker know you want to bind your cyber insurance policy with us, and get Cyber Strong®.

*For qualifying applicants



We Know Risk

Our Underwriter, Khira Hobbs, at Tokio Marine HCC – CPLG prepared the following renewal quote for you after reviewing your application, network vulnerability risk scan, and analyzing your overall exposure. Here is what we know about you:

APPLICANT	City of Cleveland
STATE	Georgia
REFERENCE #	13535177
PRODUCER	Apex Insurance
PRODUCER CONTACT	Lisa Sumner
COVERAGE/POLICY TYPE	NetGuard Policy NGP 1000 (4.2020)
CARRIER	Houston Casualty Company (A++ "Superior")
NETGUARD® PLUS RETROACTIVE DATE	None; Full Prior Acts Coverage
KNOWLEDGE DATE	June 30, 2024
POLICY TERM	One Year



NETGUARD® PLUS CYBER LIABILITY INSURANCE RENEWAL QUOTE

Date: April 07, 2026

	\$1M limit	Option 2
Maximum Policy Aggregate Limit	\$1M	\$2M
Option Premium	\$9,000	\$12,855
Policy Fee (fully earned at inception)	\$195	\$195
Total Payable Premium	\$9,195	\$13,050
LIMITS PER INSURING AGREEMENT		
"NIL" or "N/A" indicates that the Coverage is not included in the quoted premium and that portion of the Policy will not apply.		
Third Party Liability Insuring Agreements (Claims Made and Reported Coverage)		
Multimedia Liability Coverage	\$1M/\$1M	\$2M/\$2M
Security and Privacy Liability Coverage	\$1M/\$1M	\$2M/\$2M
Privacy Regulatory Defense and Penalties Coverage	\$1M/\$1M	\$2M/\$2M
PCI DSS Liability Coverage	\$1M/\$1M	\$2M/\$2M
Bodily Injury Liability Coverage	\$250K/\$250K	\$250K/\$250K
Property Damage Liability Coverage	\$50K/\$50K	\$50K/\$50K
TCPA Defense Coverage	\$50K/\$50K	\$50K/\$50K
First Party Insuring Agreements (Event Discovered and Reported Coverage)		
Breach Event Costs Coverage	\$1M/\$1M	\$2M/\$2M
Post Breach Remediation Costs Coverage	\$25K/\$25K	\$25K/\$25K
BrandGuard™ Coverage	\$1M/\$1M	\$2M/\$2M
System Failure Coverage	\$1M/\$1M	\$2M/\$2M
Dependent System Failure Coverage	\$1M/\$1M	\$2M/\$2M
Cyber Extortion Coverage	\$1M/\$1M	\$2M/\$2M
Cyber Crime Coverage		
A. Financial Fraud Sublimit	\$250K/\$250K	\$250K/\$250K
B. Telecommunications and Utilities Fraud Sublimit	\$250K/\$250K	\$250K/\$250K
C. Phishing Fraud Sublimits		
1. Your Phishing Fraud Loss Sublimit	\$250K/\$250K	\$250K/\$250K
2. Client Phishing Fraud Loss Sublimit	\$250K/\$250K	\$250K/\$250K
3. Phishing Fraud Aggregate Sublimit (C.1. & C. 2 combined)	\$250K	\$250K
Cyber Crime Aggregate Limit (A., B., & C. combined)	\$250K	\$250K
Bricking Loss Coverage	\$1M/\$1M	\$2M/\$2M
Property Damage Loss Coverage	\$50K/\$50K	\$50K/\$50K
Reward Expenses Coverage	\$50K/\$50K	\$50K/\$50K
Court Attendance Costs Coverage	\$25K/\$25K	\$25K/\$25K
Additional Defense Costs Limit: (Not applicable to Bodily Injury Liability, Property Damage Liability or TCPA Defense Coverage)	NIL	NIL
Breach Event Costs Outside the Limit Enhancement:	INCLUDED	INCLUDED



DEDUCTIBLES, WAITING PERIODS, PERIODS OF INDEMNITY AND PERIOD OF RESTORATION

	\$1M limit	Option 2
NETGUARD® Plus Aggregate Deductible	\$15,000	\$15,000
DEDUCTIBLE PER INSURING AGREEMENT		
Deductibles shown below apply to each claim		
Multimedia Liability Coverage	\$5,000	\$5,000
Security and Privacy Liability Coverage	\$5,000	\$5,000
Privacy Regulatory Defense and Penalties Coverage	\$5,000	\$5,000
PCI DSS Liability Coverage	\$5,000	\$5,000
Bodily Injury Liability Coverage	\$5,000	\$5,000
Property Damage Liability Coverage	\$5,000	\$5,000
TCPA Defense Coverage	\$5,000	\$5,000
Breach Event Costs Coverage	\$5,000	\$5,000
Post Breach Remediation Costs Coverage	\$5,000	\$5,000
BrandGuard™ Coverage		
Waiting Period	2 weeks	2 weeks
Period of Indemnity	6 months	6 months
System Failure Coverage		
A. Data Recovery Deductible	\$5,000	\$5,000
B. Non-Physical Business Interruption		
Waiting Period	8 hours	8 hours
Period of Restoration	6 months	6 months
Dependent System Failure Coverage		
A. Data Recovery Deductible	\$5,000	\$5,000
B. Non-Physical Business Interruption		
Waiting Period	12 hours	12 hours
Period of Indemnity	4 months	4 months
Cyber Extortion Coverage	\$5,000	\$5,000
Cyber Crime Coverage	\$5,000	\$5,000
Bricking Loss Coverage	\$5,000	\$5,000
Property Damage Loss Coverage	\$5,000	\$5,000
Reward Expenses Coverage	\$5,000	\$5,000
Court Attendance Costs Coverage	None	None



REQUIRED ADDITIONAL UNDERWRITING INFORMATION

All quoted terms are subject to our receipt, review, and acceptance of the following information:

DUE PRIOR TO BINDING:

- No subjectivities required.

DUE WITHIN 7 DAYS OF BINDING:

- A completed Surplus Line Form ([SLFORM](#)).

NOTES AND APPLICABLE ENDORSEMENTS

NGP1082-52020	Amendment of Other Insurance Provisions: Excess Insurance
NGP1077-122023	Biometric Claims Sublimit A. Biometric Claims Sublimit: \$250,000 Each Biometric Claim / \$250,000 Aggregate B. Biometric Claims Deductible: To match option selected. C. None; Full Unknown Prior Acts.
NGP1115-112023	Dependent System Failure Non-IT Service Provider Sublimit \$1M each claim/\$1M aggregate Waiting Period: To Match DSF Waiting Period hours
NGP1078-52020	Nuclear Incident Exclusion
NGP1076-42020	Policyholder Disclosure Notice of Terrorism Insurance Coverage
NGP1075-42020	Service of Suit
NGP1109-102023	War and Cyber Operation Exclusion
NGP1142-122024	Cyber Crime Amendatory Undelivered Goods or Services
NGP1146-52025	Cyber Extortion Amendatory: Pay on Behalf
NGP1156-12026	Proof of Loss One hundred and eighty (180) days
NGP1158-22026	Deepfake Response Sublimit Deepfake Response Sublimit: \$250,000 each claim / \$250,000 Aggregate Deepfake Response Deductible: To match option selected



TERMS AND CONDITIONS

Third Party Liability Coverage provided on a claims-made and reported basis. First Party Coverage provided on an event discovered and reported basis.

If coverage is bound, the Applicant consents to periodic non-intrusive scans of the Applicant's internet-facing systems/applications for common vulnerabilities. The individual responsible for the Applicant's network security, as designated on the Application for this insurance, will receive direct communications from the Insurer and/or its representatives regarding the results of such scans and any potentially urgent security issues identified in relation to the Applicant's organization.

Payment of premium is due 30 days from the effective date of coverage.

Renewal Quote is valid through June 30, 2026. Underwriters reserve the right to change the terms indicated or decline to quote the account.