



# Cyber Protection for Today's Digital Lifestyle



NetGuard® SELECT

from Tokio Marine HCC- Cyber & Professional Lines Group



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



From online shopping and banking to social media and mobile smart home applications, devices hold personal information that hackers can use to steal data or money, engage in identity theft or gain access to your home. Thousands fall victim to email compromise, personal data breaches, and online bullying. Don't be part of the statistics.



**1 in 3**

homes with computers are infected with malicious software<sup>1</sup>



**47%**

of American adults have had their personal information exposed by cyber criminals<sup>1</sup>



**600,000**

Facebook accounts are hacked every single day<sup>1</sup>



**\$8.8 BILLION**

lost to fraud in 2022 according to the Federal Trade Commission's data<sup>2</sup>

<sup>1</sup> "Secure Our World: CISA." Cybersecurity and Infrastructure Security Agency CISA, <http://www.cisa.gov/be-cyber-smart/facts> . Accessed 31 Jan. 2024.

<sup>2</sup> Brooks, Chuck. "Cybersecurity Trends & Statistics for 2023; What You Need to Know" Forbes, Forbes Magazine, 12 Sept. 2023.

<http://www.forbes.com/sites/chuckbrooks/2023/03/05/cybersecurity-trends-statistics-for-2023-more-treachery-and-risk-ahead-as-attack-surface-and-hacker-capabilities-grow/?sh=7e15079419db> . Accessed 31 Jan. 2024.

In this era of internet-connected devices, technology has made our lives easier, but we have also become more vulnerable to cyberattacks and fraud. With a NetGuard® SELECT policy, you can feel protected.

**NetGuard® SELECT provides coverage for a wide range of cyber threats, including:**

**Breach Event Costs and Security and Privacy Liability**

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 NetGuard® SELECT, you have **breach event 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. NetGuard® SELECT also protects you with **security and privacy liability** coverage, in case you need a defense against claims made against you by those affected individuals. **Security and privacy liability** coverage also covers settlements and judgments awarded against you in privacy and security claims.

**Identity Theft Expenses**

Your personal 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, NetGuard® SELECT will cover your **identity theft expenses**, including the costs 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.

In addition, our partner, IDX, will provide you with the care and assistance you need if/when your identity is stolen. Once you become a policyholder, you will have access to all of the identity theft tools and resources that IDX has to offer. Log onto [www.idx.us/tmhcc](http://www.idx.us/tmhcc) to activate your services.

**Data Recovery Costs**

If data stored on a computer or smart device in your home is damaged or stolen due to a system failure, NetGuard® SELECT will cover your costs to replace, recreate or restore that data.

**Cyber Extortion and Cyber Crime**

Ransomware and cyber crime 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, NetGuard® SELECT will cover the ransom amount and the cost of hiring an IT expert to help you through the crisis. Criminals can also 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, NetGuard® SELECT will cover the loss.

**Cyber Bullying**

If you or a member of your household is a victim of cyber bullying, NetGuard® SELECT 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, NetGuard® SELECT also covers temporary private tutoring expenses, unreimbursed tuition or the increase in tuition to relocate the minor to another school.

Limits up to \$1,000,000

Premiums start at \$500

Contact your Tokio Marine HCC - Cyber & Professional Lines Group Underwriter to learn more.

Karen Boyadjian, Vice President,  
Underwriting  
Tel: 818.439.4541  
[kboyadjian@tmhcc.com](mailto:kboyadjian@tmhcc.com)

Contact our Cyber Claims Team 24/7 if you think a cyber event has occurred.

Email us at  
[CyberClaims@tmhcc.com](mailto:CyberClaims@tmhcc.com)  
or call 888.627.8995

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.



# NetGuard® SELECT Cyber Liability for Individuals



## Program Qualifications

To qualify for coverage, the Applicant must meet the following requirements:

- Applicant **must not** have experienced any privacy or security claims/incidents in the past 5 years; and
- Applicant's net worth **must not** exceed \$1,000,000,000.

Coverage will not be bound under this program for any Applicants, including celebrities and professional athletes, who do not meet the program qualifications; however, such Applicants may be considered for coverage outside of the program.



## Getting coverage is now easier than ever



We streamlined the application process in (3) three easy steps.

**Please note:**

- 1) Select your desired limit.
- 2) View your rate.
- 3) Purchase your personal cyber protection.



## Limit Options (valid through 6/30/2025)

The Limits shown below are subject to, and excess of, an "each Claim" Deductible.

### \$100,000 Limit

A. Security and Privacy Liability Coverage	\$100,000 each Claim/aggregate
B. Breach Event Costs Coverage	\$100,000 each Claim/aggregate
C. Data Recovery Coverage	\$100,000 each Claim/aggregate
D. Cyber Extortion Coverage	\$100,000 each Claim/aggregate
E. Cyber Crime Coverage	\$100,000 each Claim/aggregate
F. Identity Theft Expenses Coverage	\$100,000 each Claim/aggregate
G. Cyber Bullying Coverage	\$50,000 each Claim/aggregate

**Maximum Policy Aggregate Limit:**

**\$100,000**

### \$250,000 Limit

A. Security and Privacy Liability Coverage	\$250,000 each Claim/aggregate
B. Breach Event Costs Coverage	\$100,000 each Claim/aggregate
C. Data Recovery Coverage	\$100,000 each Claim/aggregate
D. Cyber Extortion Coverage	\$250,000 each Claim/aggregate
E. Cyber Crime Coverage	\$250,000 each Claim/aggregate
F. Identity Theft Expenses Coverage	\$250,000 each Claim/aggregate
G. Cyber Bullying Coverage	\$50,000 each Claim/aggregate

**Maximum Policy Aggregate Limit:**

**\$250,000**

### \$500,000 Limit

A. Security and Privacy Liability Coverage	\$500,000 each Claim/aggregate
B. Breach Event Costs Coverage	\$100,000 each Claim/aggregate
C. Data Recovery Coverage	\$100,000 each Claim/aggregate
D. Cyber Extortion Coverage	\$500,000 each Claim/aggregate
E. Cyber Crime Coverage	\$500,000 each Claim/aggregate
F. Identity Theft Expenses Coverage	\$500,000 each Claim/aggregate
G. Cyber Bullying Coverage	\$50,000 each Claim/aggregate

**Maximum Policy Aggregate Limit:**

**\$500,000**

### \$1,000,000 Limit

A. Security and Privacy Liability Coverage	\$1,000,000 each Claim/aggregate
B. Breach Event Costs Coverage	\$100,000 each Claim/aggregate
C. Data Recovery Coverage	\$100,000 each Claim/aggregate
D. Cyber Extortion Coverage	\$1,000,000 each Claim/aggregate
E. Cyber Crime Coverage	\$1,000,000 each Claim/aggregate
F. Identity Theft Expenses Coverage	\$1,000,000 each Claim/aggregate
G. Cyber Bullying Coverage	\$100,000 each Claim/aggregate

**Maximum Policy Aggregate Limit:**

**\$1,000,000**



# NetGuard® SELECT Program Rates and Purchasing Instructions



(valid through 6/30/2025)

Limit	Deductible (Each Claim)	Annual Premium	Security and Privacy Liability Coverage Retroactive Date
\$100,000	\$500	\$500	None. Full Unknown Prior Acts Coverage.
\$250,000	\$1000	\$625	None. Full Unknown Prior Acts Coverage.
\$500,000	\$1000	\$1650	None. Full Unknown Prior Acts Coverage.
\$1,000,000	\$1000	\$2500	None. Full Unknown Prior Acts Coverage.

## How to Purchase this Insurance

1. Fully complete the enclosed NetGuard® Select Insurance Application, including the attached Surplus Lines form (if non-CA risk) or D1 Disclosure Notice (if CA risk).
2. Submit the completed Application to TMHCC – CPLG for review. If approved, TMHCC – CPLG will release a quote to your broker. Your broker must submit a formal bind order on your behalf to TMHCC – CPLG, along with any outstanding subjectivities and premium payment (including state taxes, policy issuance fee and any applicable broker fee).

## Policy & Endorsement Links

NetGuard® Select Insurance is underwritten by TMHCC – CPLG on our Houston Casualty Company Policy Form, version [NGS 1000 \(1.2020\)](#), and endorsed with the following:

- Cryptocurrency Sublimit – [NGS 1037 \(11.2021\)](#)
- Service of Suit – [NGS 1034 \(1.2020\)](#)
- Policyholder Disclosure Notice of Terrorism Insurance Coverage – [NGS 1035 \(1.2020\)](#)
- Nuclear Incident Exclusion – [NGS 1036 \(5.2020\)](#)
- War and Cyber Operation Exclusion – [NGS 1039 \(1.2024\)](#)
- Operating System Event Exclusion – [NGS 1040 \(4.2024\)](#)
- Widespread Event Exclusion – [NGS 1043 \(10.2024\)](#)

**Important Notice** Tokio Marine HCC - Cyber & Professional Lines Group reserves the right to change the rates and/or limit options shown in this program packet prior to the “valid through” date(s) indicated. In addition, all terms and conditions outlined in this program packet are intended strictly for informational purposes and should in no way be construed as an agreement to bind coverage. All submissions must be reviewed and quoted by an Underwriter in order to bind terms.

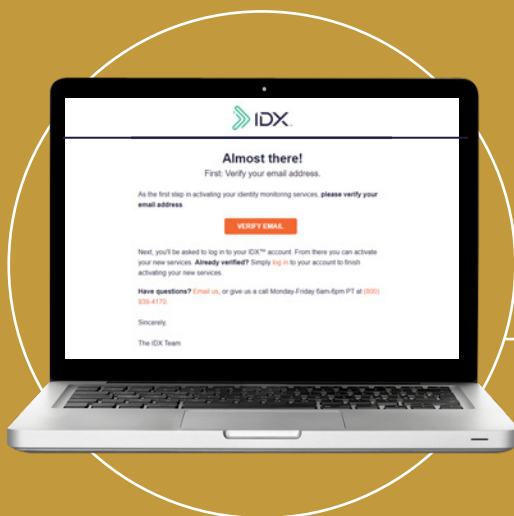
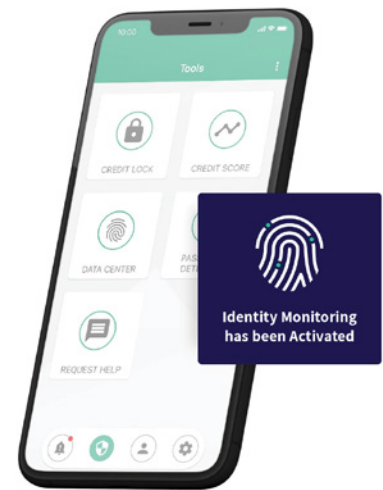
# Complete Identity and Privacy Protection

As a NetGuard® SELECT policyholder, you have access to industry-leading identity and privacy protection services to fight evolving cyber risks.



Tokio Marine HCC – Cyber & Professional Lines Group has partnered with IDX to provide a comprehensive suite of protection and prevention services accessible on your home computer and mobile phone including:

- Tri-Bureau Credit Monitoring
- DarkWeb CyberScan™ Monitoring
- TransUnion® Alerts for financial fraud
- VantageScore® 3.0 Credit Score Monitoring
- SocialSentry™ Social Media Privacy and Fraud Protection
- Credit Lock by TransUnion®
- Lost Wallet Coverage
- Password Detective to verify credential compromise
- Unlimited Member Support and Expert Recovery in Identity Protection
- Advanced Tracking Blocker
- Safe Wi-Fi with Encrypted VPN
- Personal Privacy Score



Once you become a policyholder, simply log onto [www.idx.us/tmhcc](http://www.idx.us/tmhcc) and follow the steps below to activate these services:

1. Click “Activate Your Protection”
2. Enter your email address and password to create your account
3. Check your inbox for a confirmation email
4. Click “verify email” button
5. Log in & agree to terms of service
6. Set up your account

Contact our Cyber Claims Team 24/7 if you think a cyber event has occurred.  
Email us at [CyberClaims@tmhcc.com](mailto:CyberClaims@tmhcc.com) or call 888.627.8995