

Cyber Risk



A.M. Best Rating A+ (Superior) | Financial Size Category XV
A member of the Tokio Marine Group



Cyber Risk

Cyber threats are challenging organizations' reputation, cash flow and balance sheet more than ever before. In response, Safety National® offers a comprehensive cyber risk insurance solution to protect companies against global privacy and network security risks. We provide a full suite of coverage options, paired with preparedness and response services, to ensure that a cyber incident will be managed properly from the start.

Why Safety National?

Strength

Rated A+, XV by A.M. Best and rated A+ by Standard & Poor's. In addition, our parent company, Tokio Marine, is among the top 10 insurance groups in the world with nearly \$200 billion in assets.

Longevity

Operating for over 75 years, we can assure you that we will be there for our policyholders and broker partners for decades to come.

Approach

As a leading insurer in the U.S., we offer deep expertise paired with a relationship-driven approach to customer service that distinguishes us in the marketplace.

Commitment

With a long-term commitment to product and appetite, we pledge to provide the best cyber risk insurance solutions. Underwriting and claims decisions will be made thoughtfully and quickly.

Value

Preparedness and response resources are available through our Safety National client portal, Cyber Risk Services powered by NetDiligence®, and an extensive network of established cyber risk vendors, including, but not limited to, Baker Hostetler, Mullen Coughlin, Norton Rose, Charles River, Crypsis, Kivu, Navigant, Epiq and JadeRoq.

Our Protection

Incident Response Expenses

Costs incurred to manage a privacy or security incident, including IT forensics, legal guidance, crisis communication, notification and monitoring.

Security and Privacy Liability

Liability and legal expenses resulting from a privacy or security incident.

Regulatory Defense

Fines, penalties and defense costs resulting from regulatory investigations and formal actions following a privacy or security incident.

Payment Card Industry Fines, Penalties and Assessments

Costs following the improper disclosure of payment card data.

Reputational Harm

Loss of profits and crisis communication expenses resulting from brand damage following a privacy or security incident.

Business Interruption

Loss of profit and extra expenses incurred following a total or partial computer outage or disruption caused by an administrative error, privacy incident or security incident.

Contingent Business Interruption

Loss of profit and extra expense incurred resulting from total or partial interruption or degradation in service of an outsourced service provider's computer system caused by an administrative error, privacy incident or security incident.

Cyber Extortion

Extortion payments and expenses as a result of a cyber extortion threat.

Data Restoration

Costs to repair or restore damaged or destroyed digital assets caused by an administrative error, privacy incident or security incident.

Multimedia Liability

Liability and defense costs incurred as a result of multimedia activities.

Our Appetite

- Appetite includes, but is not limited to, construction, education, financial institutions, healthcare, hospitality, manufacturing, public entities, retail, technology, utilities and wholesale.
- Strong focus on existing Safety National insureds and prospects.
- Actively seeking primary and excess opportunities.
- Regularly deploy \$10M in limits. Capacity available up to \$25M.

LEARN MORE

Contact your Business Development Representative or Spencer Timmel, National Director of Cyber & Technology Insurance, spencer.timmel@safetynational.com, (513) 298-5171.



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