

TMK Enterprise Ctrl

Combined Cyber, Technology, Media & Intellectual
Property coverage



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TMK Enterprise Ctrl insurance is the first insurance product to provide comprehensive Cyber, Technology Errors and Omissions (E&O), Media and Intellectual Property coverage under one policy.

Technology E&O coverage provides financial protection from losses caused due to a technology product's failure to perform as intended or expected. This includes acts, errors, or omissions committed in the provision of technology services like programming errors and omissions.

Combined with TMK Cyber Ctrl and Intellectual Property products, TMK Enterprise Ctrl provides a truly comprehensive solution to clients globally in one leading product - allowing insureds the peace-of-mind of dealing with a single insurer without the worry of gaps in coverage or disputes between separate policies.

Key features

- Comprehensive professional liability coverage ranging from Technology E&O for both products and services, to Miscellaneous Professional Liability to cover non-technology services, which can be tailored for each insured
- Complete, turnkey intellectual property coverage from software copyright infringement and media liability coverage to patent and trade secret infringement
- TMK's enhanced cyber product - TMK Cyber Ctrl – is built by underwriters with more than two decades of expertise in writing cyber risks and world leading cyber analysts with first hand experience of the most prolific hacking organisations. It is complemented by daily cyber threat vulnerability scanning service for all insureds
- An "Outstanding" Claims Service, as recognised by brokers

Technology underpins almost every element of our lives and is constantly evolving; whether that is the solutions themselves being provided or the way that it's delivered to us. The risks posed by the professionals and organisations that create, design and deliver these solutions evolves and the insurance solutions available to them need to keep pace.

Almost any company offering a service or technology product to customers carries the potential risk that an act, error or omission in the provision of that product or service could result in liability to third-parties.

There's also a growing importance placed on a company's online presence. Producing content to attract traffic and enhance brand reputation has turned almost every company into a content creator, which exposes them to Media Liability and intellectual property risks.

Common scenarios that may trigger the need for this product:

- Failure to provide products or perform services
- Failure of products and services to perform as intended
- Delay in the delivery of products/services
- Wrongful advice/design/specification
- Software copyright infringement
- Cyber threats

TMK Enterprise Ctrl offers comprehensive professional liability coverage ranging from Technology E&O for both products and services to Miscellaneous Professional Liability to cover non-technology services which can be tailored for each business we insure.

We provide complete, turnkey intellectual property coverage from software copyright infringement and media liability coverage to patent and trade secret infringement.

This is provided alongside our next generation cyber product - TMK Cyber Ctrl - in one leading product, giving insureds the peace-of-mind of dealing with a single insurer without the worry of gaps in coverage or disputes between separate policies.

Who is this for?

This product is particularly well suited to large corporates through to mid-sized organisations with international operations.

We have a strong underwriting appetite for risks in the following sectors/segments:

- Software developers
- SaaS providers
- Technology consultancy
- Technology/IT staffing
- Value-added resellers
- Web design
- Data analytics
- Maintenance, support, helpdesk services
- Data centres (colocation)
- Application service providers (ASPs)

We have limited appetite for:

- Hardware (design and manufacture)
- Cloud service providers
- Payment processors
- Gambling/gaming risks
- Telecommunications
- Domain name registrars
- Project managers

Coverage highlights

Line size: \$25m maximum

Cover can be given for:

- Technology Services and Products E&O
- Professional services liability
- Breach of contract
- Claims avoidance and supplemental coverages including mitigation costs and withheld fees
- Generative AI coverage available by endorsement
- Modular media liability coverage by endorsement

- Patent and trade secret infringement liability including contractual indemnity cover
- Unambiguous business interruption coverage for own-network interruptions as well as IT and Non-IT provider interruptions from security breaches, system failures and voluntary shutdown as standard
- Cyber extortion cover for ransom demands and related costs
- Cyber crime coverage including cryptojacking and invoice manipulation fraud
- Cyber liability including data breach notification costs and regulatory defence and penalty costs.

Territories

Worldwide (subject to licensing)

What makes us different?

Our expert underwriting team has written cyber risks for more than two decades and includes a dedicated in-house team of cyber analysts with front-line experience of dealing with some of the world's most prolific hacking organisations. Our outstanding Underwriting and Claims service, including daily vulnerability scanning for insureds' networks and some of the market's highest broker ratings for Claims, mean that you can feel confident in partnering with TMK.

- **Leadership capability:** TMK leads the majority of the risks it writes, and is one of the largest insurers trading in the Lloyd's insurance market by GWP. Our renowned underwriting expertise is complemented by market leading talent within Claims and Wordings
- **Empowered expertise:** Our underwriting and Claims experts have the authority to make informed decisions quickly

- **Experience:** We have been writing Cyber risks since 2003 and have underwritten specialist risks through the Lloyd's market for more than six decades.
- **Scale and stability:** We are part of one of the largest and most powerful insurance groups in the world, Tokio Marine Group, which was founded in 1879
- **Outstanding service:** We are recognised for Outstanding Claims & Underwriting service by brokers
- **Innovators in mitigating risk:** Our specialist team can identify vulnerabilities using cutting edge data and technology and notify clients to prevent risks and losses

Claims – The Human Way



Always look for a reason to pay a claim.

Robert Kiln, Founder

We know that fair, empathetic claims handling builds stronger client relationships and supports overall market growth.

Our Claims service has been rated “Outstanding” by brokers consistently since 2017 because we:

- **See** things through the clients’ lens
- **Understand** our clients’ perspectives, and the meaning and importance of a loss to them
- **Act** not in a transactional way but a human way, empathetically and always fairly and with kindness

We have paid over
\$500 MILLION
in cyber claims



Service you can trust



It’s the personal touch with TMK. There’s always someone to speak to – they make time for you.”

Broker, Howden



TMK has a yearning as a Claims team to help.”

Broker, Miller Insurance



When we have difficult claims, we know full well we will get a good response.”

Broker, Amwins



About Tokio Marine Kiln

Tokio Marine Kiln is a leading international insurer with a reputation for specialist underwriting excellence, great people and innovative products. As part of one of the largest insurance groups in the world, our underwriters are empowered to assess each individual risk, to make on-the-spot decisions and to find the right solutions for our clients' needs.

The ability to settle valid claims quickly and fairly in a human way is central to our business philosophy, and our adjusters are empowered to exercise their professional judgement to deliver an exceptional customer service.

Tokio Marine Kiln

Tokio Marine Kiln Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number: 204909. Its registered office is located at 20 Fenchurch Street, London EC3M 3BY Registered Number: 729671. Tokio Marine Kiln is a trading name.

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