



Home Cyber Protection Coverage

Security Solutions For Individuals And Families



Cyber Exposures Leave Individuals And Families Vulnerable

Computers, tablets, smart phones and other connected technology are a critical and integral part of homeowners' personal lives. These same systems that make your homelife more enjoyable and comfortable also create new opportunities for cyber attackers to infiltrate your home. This access to data can then be used to steal information, extort money and commit fraud.

Individuals and families like you face many of the same risks corporations face including malware attacks and online fraud. Hackers are no longer focused only on large corporate targets and will search for more vulnerable targets such as homeowners. Families today are more connected than ever before with computers, phones, entertainment systems, household appliances and the "smart" home with programmable lights, doors and thermostats. Yet with all these connections that make life easier, today's individuals and families are now exposed to a range of personal cyber risks.

Home Cyber Protection Coverage goes beyond any personal cyber insurance currently available by combining coverage for:

- Computer attack
- Home systems attack
- Cyber extortion
- Online fraud

Affordable Coverage Protection

Home Cyber Protection Coverage is a bundled coverage that protects families from losses such as compromised data on personal computers, mobile devices and other connected home technology, as well as damage to software and operating systems. This coverage can be added to a homeowners/renters policy and covers the individuals and family members of the household.

Highlights Of Coverage, Terms And Conditions

Home Cyber Protection Coverage adds significant cyber insurance coverages to your homeowner's insurance policy including:

- Pays to recover data and restore systems that have been lost or damaged due to a cyber attack – including attacks involving malware or unauthorized use of owned or leased computers, mobile devices and connected home devices
- Provides payments and professional assistance in responding to cyber extortion demands based on a credible threat to damage, disable, deny access to or disseminate content from devices, systems or data
- Covers online fraud that results in a direct financial loss to the covered policyholder



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Additional Services At No Extra Cost

Homeowners can also take advantage of:

- Access to experts in cyber extortion
- Claims managed by experienced cyber claim specialists

Limits Of Liability And Deductible

Limits:

- Coverage limit options of \$25,000 and \$50,000 per policy annual aggregate limit

Deductible:

- \$500 per occurrence

Claim Examples

Claim Scenario 1

Cyber Attack – An insured opened a file in an email he received and the email unleashed a virus. In addition, the virus infected the computer forcing the insured to hire an outside expert to reformat the hard drive, reinstall the operating system and all the software, and restore data from the backup.

Total Paid Loss: \$1,200

Claim Scenario 2

Extortion – The insured received a ransom note on his computer after he noticed his files were locked. The email informed him that the files were encrypted and to obtain the decryption key he needed to pay \$2,000. If the insured failed to pay within the week, the price would go up to \$3,000. After that his decryption key would be destroyed and any chance of accessing his files would be lost forever. The insured consulted with his carrier and they determined that the threat was credible; a payment was advisable.

Total Paid Loss: \$2,000

We're Here To Help

Whether you are a home owner or renter, count on us to protect you from today's cyber risks and challenges.

Contact your agent today for more information about Home Cyber Protection Coverage.