

Home Cyber Protection Coverage and Services Overview

Cyber and Security Coverage for Today's Individuals and Families

> CYBER INSURANCE FOR HOMEOWNERS

Home Cyber Protection is a comprehensive insurance coverage that protects today's individuals and families from a range of personal cyber risks. Data may be compromised on personal computers, mobile devices and connected home technology. Damage to software and operating systems are also possible losses.

Individuals and families face many of the same risks corporations face, including: malware attacks, online fraud, and cyber extortion events. Hackers used to focus only on large corporate targets; however, they now target vulnerable homeowners.

Computers, phones, entertainment systems, household appliances and "smart" technology expose individuals and families to a range of personal cyber risks.

Connected devices that are found in a typical home collect and exchange data over the internet, leaving families vulnerable and often times unaware of a potential security breach.

> COMBINED HOME CYBER INSURANCE PROTECTION

Home Cyber Protection coverage offers a suite of coverage and services for computer attacks, cyber extortion and online fraud. It also covers the breach of personal information that happens when smartphones, computers and other connected home devices are compromised.

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

- Computer attacks
- Cyber extortions
- Home systems attacks
- Online fraud



> COVERAGE HIGHLIGHTS, TERMS AND CONDITIONS

- Portfolio Policy Limits: Coverage limit options of \$25,000 per policy annual aggregate limit
- Deductible: \$500 per occurrence

This coverage includes:

- Removal of malware and the reprogramming of compromised computers, tablets, Wi-Fi routers and other internet access points
- Restoration of home system devices connected to the internet, including smartphones, thermostats, "smart" appliances and security and monitoring systems
- Professional assistance on how to respond to a ransomware attack
- Payment of ransom when approved
- Online Fraud coverage responds to losses due to identity theft, phishing schemes, illegal bank and credit card transfers, forgery, counterfeit currency and other deceptions.