

Home Cyber Protection™



Computers, mobile devices, smart TVs and other connected technology are essential to homeowners and renters. They entertain, delight, and connect people in new and different ways. But these systems also have risks: They create new avenues for cyber attackers to steal data and personal information, extort money, and commit fraud. Today's homeowners need meaningful safeguards.

Cyber attacks create personal risks

Cybercrimes make the news almost daily, and homeowners everywhere worry they could be a cyber thief's next victim. Unfortunately, virtual crimes have real world consequences and expenses. Just like businesses, homeowners face threats such as:

- damage from cyber attacks
- data that could be held for "ransom"
- loss from fraud

Home Cyber Protection covers homeowners and renters

The advanced coverage afforded in Home Cyber Protection protects homeowners in the event that their systems are attacked or their data is damaged. This protects and preserves access to their systems and helps insulate homeowners from potential losses created by cyber attacks.

Home Cyber Protection extends renters and homeowners insurance to cover losses that stem from corrupted data on personal computers, mobile devices and other connected home technology, as well as damage to software and operating systems.

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

- Computer Attack
- Home Systems Attack
- Cyber Extortion
- Online Fraud

Coverage At-A-Glance

Home Cyber Protection provides:

- Payments to recover lost data and restore systems that have been damaged due to a cyber attack. This includes attacks involving malware or unauthorized use of owned or leased computers, mobile devices and connected home devices.
- 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.
- Coverage for online fraud that results in a direct financial loss to a covered policyholder.
- Access to My Tech Support, which includes free computer diagnostics by phone and competitive rates for virus removal, technical assistance and related digital security services.

Coverage Highlights continued on next page.

Coverage Highlights

Limit:	\$25,000 annual aggregate per policy
Computer Attack Coverage:	Pays to recover data and restore your systems in the event of the unauthorized access of a traditional “computing device”; or a malware attack on a traditional computing device. Traditional computing devices include desktop and laptop computers, tablets, and routers.
Home Systems Attack Coverage:	Pays to recover data and restore your systems in the event of an unauthorized access or use of a “connected home” device; or a malware attack on a connected home device. Connected home devices include smartphones, thermostats, security systems, and entertainment systems.
Cyber Extortion Coverage:	Cyber extortion involves a demand for money (or some other consideration) based on a credible threat to damage, disable, deny access to or disseminate content or to restore access or functionality in connection with an attack on your device. This coverage provides: <ul style="list-style-type: none">• Professional assistance from an expert on how best to respond to the threat.• Reimbursement for payment of a cyber extortion amount.
Online Fraud Coverage:	Online Fraud reimburses policyholders for money that has been fraudulently taken from an insured through: <ul style="list-style-type: none">• An “identity theft”;• The unauthorized use of a bank card, account number or credit account• The forgery or alteration of any check or negotiable instrument;• Acceptance in good faith of counterfeit currency; or• An intentional and criminal deception to part voluntarily with something of value.
Data Recovery Costs	Data recovery costs include the cost of hiring a professional firm to replace electronic data that has been lost or corrupted.
System Restoration Costs	System restoration costs include the costs of hiring a professional firm to restore your computing device or connected home device to the level of functionality it had before the “cyber attack”
Exclusions and Limitations:	Please refer to policy form
Deductible:	\$500