



Home Cyber Protection Coverage

Overview of Coverage for Individuals and Families

Home Cyber Protection coverage provides insurance for the computers, tablets, smartphones and other connected technology that are a critical part of homeowners' lives. However, these systems may allow cyber attackers to infiltrate the home, steal information, extort money and commit fraud.

Coverage Highlights, Terms and Conditions

Cyber Attack

Data Recovery Costs: Cost of a professional firm hired to replace electronic data that has been lost or corrupted

System Restoration Costs: Cost of a professional firm to restore the computing or connected home device to its level of functionality before the cyber attack. This includes the replacement or reinstallation of software programs, removal of malicious code and the reconfiguration of the device or system

Cyber Extortion

Professional assistance from a subject matter expert for advice and consultation on how to best respond to a threat

Cyber extortion response costs: Payment as directed to the extortion threat, when payment is approved in advance and incurred as the direct result of a cyber extortion event

Identity Recovery

Costs Coverage: Reasonable and necessary identity theft costs; such as legal fees, notary fees and credit bureau reports approved by the insurance company in connection with specific legal proceedings

Case Management Service: Provide services of an identity recovery case manager to respond to identity theft

Online Fraud

The direct financial loss to an insured as the result of a fraud event involving a computing or connected home device including but not limited to identity theft, unauthorized use of a card, card number, or account number in an insured's name, or forgery of a check



Data Breach

Forensic IT Review: Cost for a professional information technologist to review the nature and extent of the breach event, the number and identities of the affected individuals

Legal Review: Cost for a professional legal counsel to review and develop a response for the personal data compromise

Notification to Affected Individuals: Necessary and reasonable costs to provide notification of the personal data compromise to affected individuals

Services to Affected Individuals: Cost to provide informational materials and a telephone helpline to affected individuals. Credit report and monitoring and identity restoration case management services provided for breaches involving personally identifying information