

# PERSONAL CYBER PROTECTION

## Cyber perils leave individuals vulnerable

Computers, mobile devices, smart TVs, connected appliances and other equipment are essential to homeowners' personal lives. But they also create avenues for cyber attackers to infiltrate a homeowner's data in order to steal information, extort money and commit fraud.

If a homeowner experienced hacking, it could create significant expenses, including:

- Damage from cyber attacks
- Data that could be held for ransom
- Loss from fraud
- Notifying people whose personal information was stolen

Personal Cyber Coverage goes beyond any insurance currently available by combining coverage for Cyber Attack, Cyber Extortion, Online Fraud, and Data Breach.

### Coverage highlights

#### A) Cyber Attack

Pays to recover data and restore systems that have been lost or damaged due to a Cyber Attack involving a computing or connected home device.

##### *Loss scenario*

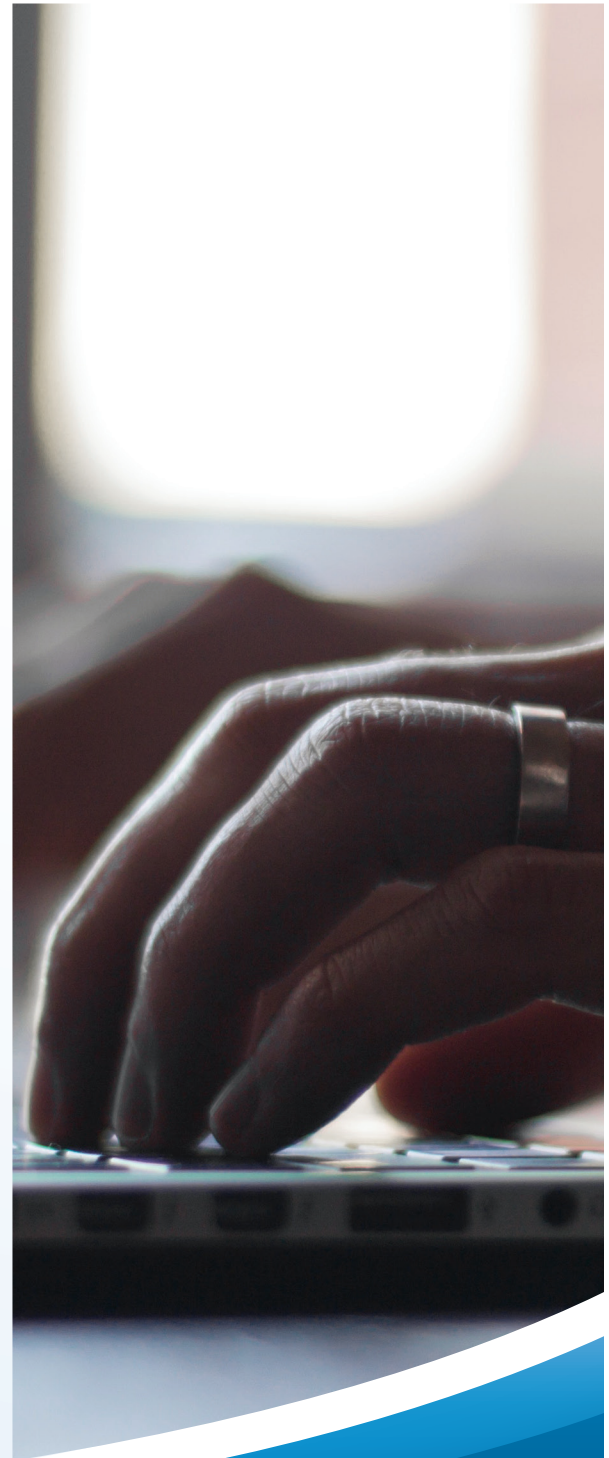
An individual opened an electronic file attached to an email that looked like it was from UPS. It unleashed a nasty virus, which corrupted data and reconfigured the existing computer setup. Restoration involved reformatting the hard disk, erasing everything on it, and reinstalling the operating system and all software applications.

#### B) Cyber Extortion

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.

##### *Loss scenario*

A ransom note popped up on the homeowner's computer screen soon after she discovered that all of her files had been locked. "Your files are encrypted," it announced. "To get the key to decrypt files, pay \$1,000 USD." If payment was not received within a week, the price would increase to \$2,000. The threat included destruction of her decryption key and any chance of accessing the thousands of files on her PC. The homeowner paid the \$1,000 extortion demand and had to pay an information technology firm to investigate the ransom and ensure that there were no viruses left behind on her computer.



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### C) Online Fraud

Covers online fraud that results in a direct financial loss to a covered policyholder.

#### *Loss scenario*

One morning a homeowner received an email from his grandson Tom, who was in trouble. Tom had been in a car accident the night before, was facing possible criminal charges and needed money for a lawyer. Within 20 minutes another email was received. This one was from a man who identified himself as Tom's attorney, who provided a rundown of the situation. Apparently, the driver in the other car, a foreign diplomat from Trinidad was injured. The diplomat had agreed to accept \$1,950 to cover costs, and was ready to sign a release just as soon as the funds were wired. The homeowner called Tom, yet got no answer. Fearing for his grandson, he paid cash for the MoneyGram, and sent it off. The next morning another email arrived from the lawyer looking for more money. The homeowner called his grandson again, only to find out Tom had never been in an accident.

### D) Data Breach

Notifies and pays for services to affected individuals in the event that third party private personal data entrusted to a household resident is breached.

#### *Loss scenario*

A mother regularly volunteers at her children's school, helping teachers track students' birthdays and their lunch account numbers. She uses a spreadsheet on her personal tablet. During a field trip, she leaves the tablet on the bus and it is never recovered. Fearing that families at the school might become victims of identity theft, the woman called her lawyer who advised her to notify the affected families and provide them with fraud alert services.

### Limits

- Various limits and deductibles apply.
- Requires that the triggering event be discovered during the policy period and reported within 60 days.
- Please consult the policy documents for all coverages, terms, conditions, limits, and exclusions.

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