



Home **Cyber Protection** Coverage

Protection for Today's Connected Lifestyle

Today's connected lifestyle brings new risks, including cyberattacks, online fraud, data breaches, and identity theft.

Home Cyber Protection provides comprehensive coverage designed to help safeguard your personal information, digital assets, and connected devices — from smartphones and laptops to smart home technology.

As homes become more connected, exposure to cyber threats increases. This coverage helps protect against financial loss, restore compromised data, and provide expert support when incidents occur.

What This Coverage Includes:

- Cyber Attacks
- Cyber Extortion
- Online Fraud
- Data Breach
- Cyber Bullying
- Identity Recovery
- Home Title Fraud
- Social Media Income Interruption

Coverage Limits Available:

\$25,000 | \$50,000 | \$100,000 | \$250,000 | \$500,000

Higher limits available upon request

Support When it Matters Most

In addition to financial protection, **Home Cyber Protection** connects you with experienced professionals who can guide you through complex cyber events, from initial response to full recovery.



Core Cyber Coverages

Cyber Attack

Protection against unauthorized access to your devices or systems, including malware, viruses, and other malicious activity.

What's Covered:

- Data recovery and restoration
- Costs to replace or recover corrupted electronic data

Cyber Extortion

Protection if you're targeted by a cybercriminal demanding payment to restore access to your systems or data.

What's Covered:

- Expert guidance on how to respond
- Reimbursement for extortion-related payments, when necessary

Online Fraud

Protection against direct financial loss resulting from fraudulent activity.

Covered Scenarios Include:

- Identity theft
- Unauthorized account or credit card use
- Check forgery or altered financial instruments
- Fraudulent schemes that result in financial loss

Data Breach

Protection if your personal or sensitive information is lost, stolen, or exposed.

What's Covered:

- Forensic investigation to assess the breach
- Legal guidance on response and obligations
- Notification to affected individuals
- Credit monitoring and identity restoration services

Additional Cyber Protections

Cyber Bullying

Coverage for expenses resulting from online harassment or bullying incidents that cause measurable harm.

What's Covered:

- Expenses related to responding to a cyberbullying event
- Support for situations involving online harassment across all age groups
- Costs associated with incidents requiring intervention or professional support

Identity Recovery

Support and reimbursement for costs associated with restoring your identity after identity theft.

What's Covered:

- Case management services to guide and support identity recovery
- Costs associated with identity restoration

Home Title Fraud

Protection against fraudulent activity involving ownership or title of your property.

What's Covered:

- Costs associated with resolving fraudulent title activity
- Support for addressing unauthorized changes to property ownership records

Social Media Income Interruption

Protection for individuals who rely on social media activity as part of their business or income stream, helping safeguard against disruptions caused by a cyber event.

What's Covered:

- Costs associated with income loss resulting from a covered social media income interruption event