

How **HSB Personal Lines** coverage helps you view the future



A Munich Re company

Let's get  
started >



## Personal Lines coverage from HSB

### Gain a clear view of the future by standing atop a mountain of HSB Personal Lines data

Never underestimate the predictive power of data. Claims data. Engineering data for a range of equipment and home systems. And data from new and novel technologies. Aggregated, all of this data allows HSB to offer an unprecedented platform from which to view the future.

And when the future is clear, it's easier to help homeowners prevent and reduce loss.

As a leading insurer of equipment and technology in North America, we are fortunate to have a deep understanding of risk through a continuous fire hose of data. Which, in turn, means that our partnering carriers, agents, and policy holders all benefit from that data.

We know how and why equipment breakdowns and service line failures occur. We see many cyber and identity threats before others do. And through partnerships with innovators like Whisker Labs, we can use technologies such as Ting to detect a potential fire before it becomes a loss. Plus, we are continuously innovating and deploying new technologies in order to stay a step ahead of risk.

In short, when you can predict the future, you can better insure the future.



Home Systems  
Protection



Home Cyber  
Protection



Service Line  
coverage



Identity Recovery  
coverage



Ting electrical fire  
protection technology





# Home Systems Protection

The home of today, with its sensitive technology, critical equipment, and microprocessor-controlled appliances, is nothing like the home of 25 years ago. And one can expect even more change and complexity in the future. Home equipment losses can cost thousands. Homeowners want these losses covered, but solutions like home warranties and extended warranties are both costly and limited. For those reasons, a future-facing homeowners policy calls for HSB Home Systems Protection.

## What is Home Systems Protection?

HSB Home Systems Protection is an endorsement to a homeowners policy that delivers the broadest breakdown coverage available. It provides meaningful protection at an affordable price for all home equipment.

### *Coverage details*

Home equipment that is permanently installed, such as components for heating and cooling, electrical power, and water treatment, including:



Furnaces, heating boilers, and heat pumps



Air conditioning and ventilation



Water treatment and filtration



Fire and security alarm systems/control panels



Chair lifts and elevators



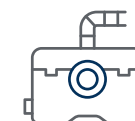
Emergency generators



Hot-water heaters



Solar and other power generation equipment



Pool pumps and filtration



Security gates





## Personal property such as home appliances, entertainment systems, and consumer electronics, including:



Kitchen and laundry appliances



Health-monitoring devices and equipment



TVs and home entertainment electronics



Home exercise equipment



Computers, laptops, tablets, and phones



Tools and shop equipment

## Microelectronics coverage

The microelectronics that support home systems and appliances make the risk of breakdown and loss even more impactful. Damage can be undetectable, and software and firmware failures aren't even physical. Until now, property coverage required proof of physical damage, which could leave insureds without coverage for repair, replacement, and data loss caused by technology failures. HSB's Microelectronics coverage is included in the HSB Home Systems Protection limit, and there are no special sub-limits or deductibles.



# Home Cyber Protection

The modern connected home is a marvel of technological achievement and personal efficiency. But it's also a risk. In a recent survey<sup>1</sup>, 87% of respondents said they have between two and 20 devices connected to their home Wi-Fi network. These include security cameras, connected doorbells, door locks, entertainment systems, thermostats, smart lighting, appliances, phones, and computers. And to a cyber criminal, that looks like two to 20 ways to gain access to a homeowner's network and their sensitive personal data.

The threat is real. The average payout to cover the cost of fraud, identity loss, and cyber extortion is \$10,000. And homeowners are, on average, forced to spend six to ten hours of valuable time to monitor online activity for threats or correct alterations in official records and changes in credit history due to fraud.

<sup>1</sup>HSB Zogby Analytics Consumer Cyber Security 2020 Survey





After offering similar coverage to businesses for years, HSB recognized the growing needs of the connected home and developed coverage specifically designed for homeowners.

## Coverages include:



### Online Fraud

Pays for financial losses resulting from identity theft, phishing schemes, illegal bank and credit card transfers, and other deceptive practices



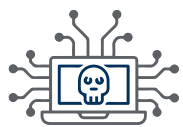
### Cyber Extortion

Provides professional assistance to respond to a ransomware attack and payment of the ransom (when pre-approved)



### Home Title Fraud

Provides coverage for home title fraud costs resulting from an identity theft, including attorney and court filing fees for the recovery of the title



### Computer Attack

Removes malware and reprograms computers and tablets, Wi-Fi routers, or other internet access points



### Data Breach

Pays for notification costs and recovery services when private non-business data entrusted to an individual is lost, stolen, or published



### Cyber Bullying

Pays for the costs of recovering from a cyber bullying attack, from psychiatric counseling services and legal expenses to temporary relocation expenses, social media monitoring software, and more



### Home Systems Attack

Restores devices connected to the internet, including smartphones, thermostats, smart appliances, and security and monitoring systems



### Identity Recovery

Pays for the costs of recovering from an identity theft as well as full-service ID theft restoration services



### Social Media Income Interruption

Includes coverage for social media income loss resulting from a cyber attack or the account takeover of a social media influencer



## Services offered as part of Home Cyber Protection



ID protection, dark web monitoring, and credit monitoring



App-based tool offering secure VPN and anti-malware capabilities



Access to cyber extortion experts to help evaluate the threat, including the advantages and disadvantages of paying a demand



Identity recovery helpline



Access to leading data breach service providers at preferred rates





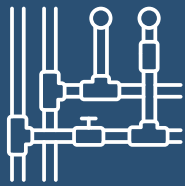
## Service Line coverage

What homeowners don't know can cost them a great deal. The typical homeowner is likely not aware that they own and are responsible for the lines and pipes that bring electricity, data, communications, natural gas, propane, water, and sewer connections into their home. And standard homeowners policies often exclude common causes of service line failures. Which can put a homeowner at risk for repairs that can cost thousands in excavation, new service lines, and repairs to walkways, driveways, trees, shrubs, and other landscaping elements. Not to mention the cost of living expenses if a service line failure requires the homeowner to vacate the dwelling.

With HSB Service Line coverage added to your policies, homeowners have an affordable safety net that goes beyond simple service line repair and makes your product more complete and comprehensive by covering up to \$10,000 worth of repairs with a \$500 deductible.



### Covered services include:



Water supply



Waste disposal



Electrical power



Heating



Communications



Drainage systems



Compressed air



## Identity Recovery coverage

The stress and cost of an identity theft can be devastating. People whose identities are stolen can spend months or years, and thousands of dollars dealing with the fallout of ID theft and fraud. And many victims don't even know where to start or understand what it takes to restore their credit to pre-theft status and safeguard their name. Clearly, these people need assistance and expertise on their side.

That's what HSB Identity Recovery coverage delivers. It's not only limited to out-of-pocket expenses. HSB provides personal services to help ID fraud victims restore their credit to pre-theft status. And we can go beyond credit to detect ID fraud that may not show up in credit-related data.







**This coverage is affordable and easily added to partner homeowners policies. It covers up to \$25,000 in liability and includes:<sup>1</sup>**



A range of legal costs



Lost wages and childcare/eldercare



Miscellaneous expenses



Other out-of-pocket costs arising from a personal identity theft



Services provided by HSB include access to a professional identity restoration firm that will work with the victim through the entire identity restoration process. This service is not subject to a deductible and does not count against the policy limit



In addition, HSB offers a toll-free help line with counselors to answer questions and provide information on identity theft loss detection and prevention





## Ting electrical fire protection technology

Most homeowners don't think about their wiring or electrical components every day, which is usually not a problem until an electrical anomaly occurs. Wiring and connections in older and newer homes may experience surges, arcing, and anomalies with power coming into the home from the grid, which can cause a fire — in fact, electrical fires make up an estimated **20%-25%** of all residential fires, which total over **250,000** each year and cause over **\$5 billion** in damage.<sup>2</sup>

That's why HSB has partnered with technology innovator Whisker Labs to offer Ting — a technology that thinks about and monitors electrical wiring, components, and the power grid every day so homeowners don't have to.



Ting is an easy-to-use sensor and monitoring service that warns your customers of potential hazards before they occur. Similar to a smoke alarm, once activated, **Ting immediately goes to work.** Setup is easy. A homeowner plugs in the Ting sensor, downloads the Ting app, and connects the device to the home Wi-Fi network. After that, Ting acts as an electric power sentry that never takes a day off. Ting decodes electromagnetic activity in real time, accurately detecting tiny signals caused by hazardous conditions. It also measures the voltage flow from the power grid. If hazardous activity is detected, Ting's fire safety team will alert the homeowner and will send a certified Ting electrician to the home to locate and mitigate any detected hazard.



**For more information, contact your HSB representative  
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