

HSB Home Cyber Protection™

# The threat is close to home

Cyber security coverage for today's consumers





## We live in a connected but highly vulnerable world.

Your insureds are running their lives from their laptops or smartphones. They check email, their finances, and social media platforms multiple times each day. And they rely on home security cameras, smart appliances, and online shopping to navigate the realities of daily life. Although home may feel like a safe haven, criminals are hacking into these systems in record numbers, causing financial loss, stealing identities, and disrupting lives.

Home technology risks are real. More than **31%** of individuals have had their personal information lost or stolen; **17%** were victims of online crime; and **37%** have experienced a virus, hacking incident, or other cyber attack.<sup>1</sup>

**Moreover, the personal and financial impacts of a cyber attack can be devastating.<sup>1</sup>**

**56%** of people surveyed spent between **\$500** and **\$3,000** on data restoration and software and hardware purchases

**\$10K** is the average payout for a home cyber claim

**42%** of those surveyed spent **six to 10** hours correcting their credit information, monitoring identity, or correcting official records

The digital future is here, and today's homes, coupled with our reliance on the internet, create a world full of cyber risks, making homeowners more exposed and vulnerable than ever before. It's good to know that HSB offers products and services to help your clients avoid or minimize these risks, along with the know-how to help them respond and get back to normal when breaches and other cybercrimes occur. HSB can help your clients navigate today's cyber landscape, making it possible to confidently engage with the digital future.

## HSB is a market leader in cyber protection

HSB has been a cyber leader for more than 15 years, analyzing data, identifying new trends, and continually innovating new products and services to protect against cyber risks. We are equipped with the expertise and support you need to keep your clients prepared, informed, and protected.

After offering similar coverages to businesses, HSB quickly recognized that the home is also a space of vulnerability given that the people living in it are so interconnected. With that in mind, HSB Home Cyber Protection™ has been adapted, designed, and priced specifically for homeowners, renters, and other personal lines consumers.

# HSB can help your clients navigate the cyber landscape

With HSB Home Cyber Protection™, your clients gain access to a suite of innovative cyber coverages and services designed to protect today's families from these ever-present perils.

## Coverages



### Online fraud

Pays for losses resulting from identity theft, phishing schemes, illegal bank and credit card transfers, forgery, counterfeit currency, and other deceptions



### Computer attack

Removes malware and restores software on computers, tablets, Wi-Fi routers, or other internet access points.



### Home systems attack

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



### Cyber extortion

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



### Data breach

Includes costs associated with forensic IT and legal reviews as well as notification and recovery services when private non-business data entrusted to an individual is lost, stolen, or published



### Identity recovery

Combines identity theft expense reimbursement coverage with full-service ID theft restoration services to save time for customers who experience identity theft



### 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



### Cyberbullying

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



### 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



## Broad range of services to help combat cyber events

- ID protection, dark web monitoring, and credit monitoring
- App-based tool offering secure VPN, password management and dark web monitoring
- 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



## Protecting the privacy of homeowners and renters

Privacy is a major concern for homeowners and renters, and many are looking for a way to protect their privacy with meaningful, reliable insurance protection. **Here's why:**

- The rapid growth in connected home technology and smart devices has increased the need to protect data, systems, and software from computer attacks
- Criminal activities such as cyber extortion and online fraud also threaten homeowners and renters with financial loss
- People who hold the non-public personal information of others may have notification and other obligations under state law if that information is lost or stolen

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



## Highlights of coverage

**HSB Home Cyber Protection™ adds significant cyber insurance coverages to a traditional homeowners and renters insurance policy.**

- Covers online fraud that results in direct financial loss to a covered policyholder
- Pays to recover data and restore systems that have been lost or damaged due to a cyber attack, including attacks involving malware or unauthorized use of owned or leased computers, mobile devices, and connected home devices, including anything IoT or cloud-based
- Provides payments and professional assistance in responding to cyber extortion demands based on credible threats to damage, disable, deny access to, or disseminate content from devices, systems, or data
- Notifies and pays for services to affected individuals in the event that private personal data entrusted to a household resident is breached
- Offers available limits of either **\$25,000** or **\$50,000**, and a **\$500** deductible
- Requires that the triggering event be discovered during the policy period and reported within 60 days
- Contains certain exclusions described in the policy documents

**HSB has cyber protection products designed to help you help your clients. Put our cyber expertise and capabilities to work for your personal lines clients as an enhancement to their homeowners and renters policies.**

**For more information, contact your HSB representative or call 1-800-472-1866.**

\*Zogby Analytics survey, 2020.

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This is a summary of coverages. For all coverages, terms, conditions, and exclusions, refer to the actual insurance policy.

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