



Home Cyber Protection

Cyber security coverage for today's consumers

HSB Canada, part of Munich Re, is a technology-driven company built on a foundation of specialty insurance, engineering, and technology, all working to drive innovation in a modern world, to keep you ahead of risk.

Cyber perils leave families vulnerable

Computers, mobile devices, smart TVs and other connected technology are essential to homeowners' personal lives. They can entertain and delight us, and connect people and things in new and different ways. But these systems also create new avenues for cyber attackers and cyber bullies to infiltrate a homeowner's data in order to steal information, extort money, commit fraud and inflict mental and financial harm due to cyberbullying.

Typical homeowner policies do not cover losses caused by these types of cyber threats.

Coverage is now available through HSB Home Cyber Protection, in which homeowners and tenants can receive coverage for attacks to computers and connected home devices, as well as online fraud, cyber extortion and cyberbullying.

Citizens are increasingly concerned about these risks. Hardly a day passes without news of a major cybercrime.

If a homeowner's system were hacked, it can create significant expenses and legal requirements, including:

- Damage from cyber attacks
- Data that could be held for "ransom"
- Ability to notify people whose personal information was stolen
- Loss from fraud
- Harm from cyberbullying

Homeowners and tenants increasingly realize the potential cyber risks facing them, and are looking for better ways to protect themselves from the liability and potential problems created by a cyber attack.

Combine personal cyber insurance protection

HSB Home Cyber Protection draws on HSB cyber risk insurance experience to create a comprehensive insurance product that protects today's families from these new perils.

HSB Home Cyber Protection goes beyond any personal cyber insurance currently available by combining coverage for:

- Cyber Attack
- Cyberbullying
- Home Systems Attack
- Cyber Extortion
- Data Breach
- Online Fraud

This unique offering protects homeowners and tenants in the event that their systems are attacked, their data is compromised or their loved ones are cyberbullied. This protects and preserves access to their systems and insulates homeowners and tenants from potential losses created by cyber attacks and cyberbullying.

Coverage for internet connected households

Privacy remains a major concern for homeowners and tenants, and many are looking for a way to protect that privacy with meaningful, reliable insurance protection.

This concern is growing quickly for several reasons:

- People who hold the personal information of others may wish to notify those affected if such information is lost or stolen.
- The rapid growth in connected home technology and smart devices is creating increased need to protect data, systems and software from computer attacks.
- Criminal activities - like cyber extortion, cyberbullying and online fraud - also threaten homeowners and tenants with financial loss.

Coverage for cyberbullying

- Cost of mental health counseling services, temporary relocation expenses, temporary private tutoring and enrollment expenses incurred due to relocation to a similar, alternative school.
- Cost of professional cybersecurity consultation services, social monitoring software, legal expenses, lost wages, childcare and elder care expenses.

Highlights of coverage

HSB Home Cyber Protection adds significant cyber insurance coverages to a traditional homeowners insurance policy:

- 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.
- 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.

- Covers losses resulting from cyberbullying, including mental health services, social monitoring technology, legal and relocation expenses, professional cybersecurity consultation, and lost wages.
- Notifies and pays for services to affected individuals in the event that private personal data entrusted to a household resident is breached. (Note: Does not protect an insured in the event their own personal information is breached; coverage is for others only.)
- Covers online fraud that results in a direct financial loss to a covered policyholder.
- Offers available limits of either \$25,000 or \$50,000, at a \$500 or \$1,000 deductible.
- Requires that triggering event be discovered during the policy period and reported within 60 days.
- Contains certain exclusions described in policy documents.



Contact us

HSB Home Cyber Protection is available through insurers who partner with HSB to provide this enhancement in their homeowners and tenants policy forms. Put our cyber expertise and capabilities to work for your personal lines clients. Protect them with HSB Home Cyber Protection coverage.

For more information contact your HSB Client Company Representative.