



A Munich Re company

HSB Home Cyber Protection™

# Protection for what you can't see

**Home cyber coverage for today's consumers**



## Cyber risk hides around every corner of your home

Today's homes run on connected technology, enabling homeowners to more efficiently run their lives. Many are unaware of the cyber threats that creates.

Wi-Fi connected laptops, mobile phones, smart appliances, security systems, and even baby monitors can be a pathway for hackers to get into consumers' online accounts and steal personal information, finances, and identities. Tenacious online criminals are even launching attacks on computerized autos, stealing airline miles, and robbing digital wallets.

### The threats are real

**3 out of 4**

consumers have had their personal information lost or stolen<sup>1</sup>

**14%**

of consumers experienced an online attack<sup>3</sup>

**28%**

of consumers had a social media account hacked<sup>2</sup>

**23%**

of consumers had personal information compromised in a data breach<sup>4</sup>

### The impact is significant



**800K** complaints of cybercrime reported to the FBI in 2023, resulting in a potential \$12.5 billion in losses<sup>5</sup>



**\$10k** is the average payout for a home cyber claim<sup>6</sup>

Sources:

<sup>1-4</sup> HSB Cyber Risk Consumer Study, Aug. 2023

<sup>5</sup> FBI's Internet Crime Complaint Center (IC3) 2023 Report

<sup>6</sup> HSB Claims Data

# HSB offers protection for unseen home cyber security risks

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

With HSB Home Cyber Protection, individuals and families get a suite of innovative cyber coverages and services to protect them from today's evolving, and often unseen, cyber security risks.

## Coverages



### Online Fraud

Pays for losses resulting from identity theft, online scams, social engineering, wire fraud, hacked payment apps and loyalty reward programs, misdirected payments, illegal bank and credit card transfers, forgery, counterfeit currency, and other deceptions



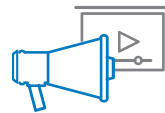
### Cyberbullying and Online Harassment

Coverage includes costs to help cover expenses a result of not only online bullying but also online harassment across all age groups, not just youth and teens



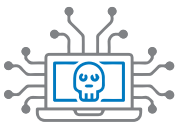
### Home Systems Attack

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



### Social Media Income Interruption:

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



### Computer Attack

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



### Identity Recovery

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



### Cyber Extortion

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



### Cyber for Auto

This coverage can help cover the costs associated with cyberattack, cyber extortion, and identity recovery




### 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



### 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



## Broad range of services to combat cyber events

- Risk management services provided by Cyber Navigator. Which includes complimentary credit monitoring, a Cyber Concierge to respond to questions and offer ways to help protect you and your family from cyber threats, and exclusive discounts on tools and services from trusted cybersecurity partners
- ID protection 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

## 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 personal data, systems, and software from computer attack and online fraud
- 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.**

## Coverage highlights

**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 cyberattack, 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 if private personal data entrusted to a household resident is breached
- Offers standard limits of either **\$25,000** or **\$50,000**, and a **\$500** deductible, with higher limits available
- Requires that the triggering event be discovered during the policy period and reported within 120 days
- Contains certain exclusions described in the policy documents
- Provides reimbursement for any mental health services and one-time financial counseling following a cyber event.

## 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.

**Protect your clients and their personal data from the risks at home they cannot see. Add HSB Home Cyber Protection to their homeowners and renters policies. For more information, contact your HSB representative or call (800) 472-1866.**

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