

MyCyberProtection™

# Peace of mind from cyber crime

Cyber coverage for individuals and families



# Our connected world has made us highly vulnerable

Personal cyber crime is very real:

More than

# 31%

of individuals have had their personal information lost or stolen

# 17%

were victims of online crime

# 37%

have experienced a virus, hacking incident, or other cyberattack<sup>1</sup>

This is no surprise when you consider that people are increasingly running their lives from their laptops and smartphones. They're frequently shopping online and checking emails, finances, and social media. They also rely on connected home security cameras and smart appliances. Criminals have taken note and are hacking into these devices and systems in record numbers, bombarding us with phone calls that can lead to cyber crime, disrupting lives, stealing identities, and causing financial chaos and loss.

## The personal and financial impacts of a cyberattack can be devastating.<sup>1</sup>

# 56%

of cybercrime victims spent between **\$500 and \$3,000** on data restoration and software and hardware purchases

# \$10k

The average home cyber claim

# 42%

of victims spent **6 to 10 hours** correcting their credit information, monitoring their identity, or correcting official records



# MyCyberProtection™ is here

Fortunately, HSB offers affordable products and services to help both individuals and families navigate today's cyber landscape with confidence and security. We not only provide financial protection and assistance in the event of an incident, we also deliver services to help avoid or minimize the risks altogether. All attacks can't be prevented as cybercriminals move rapidly, but rest assured we have the cyber experience to help policyholders recover quickly should they become a victim of cybercrime.

MyCyberProtection™ provides individuals and families with access to optimized packages of affordable and innovative cyber coverages and services, with flexible limit and deductible options, designed to protect them from continuously evolving cyber perils.

## Available coverages



### Online fraud

Pays for a wide variety of losses resulting from identity theft, phishing schemes, illegal bank and credit card transfers, cryptocurrency theft, 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 approved ransom payments



### 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





## Services to help diagnose, combat, and recover from cyber events

Many people do not know where to turn when they experience any type of crime, particularly cybercrime. MyCyberProtection™ includes access to valuable loss prevention tools, services, and concierge level claims handling that can help policyholders diagnose, combat, and recover from cyber events.

## Optional Home Business Enhancement Endorsement

Where available, extends coverage for Cyber Attack, Cyber Extortion, Online Fraud, and Data Breach to a home business earning less than \$100,000 in gross annual revenue that is legally owned by the insured and has no employees other than relatives living at the residence address.

Some home businesses are not eligible for this coverage. Ineligible businesses include those that involve or provide any of the following, or related, services: cryptocurrency mining; medical billing; medical practice; debt collection; escrow or title agent activity; production or supply of arms or ammunition; home sharing or home rental; or social media influencer marketing.

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



HSB, a Munich Re company, is a technology-driven company built on a foundation of specialty insurance, engineering, and technology, all working together to drive innovation in a modern world.

HSB has been a market leader in cyber protection for more than 15 years and currently protects millions of consumers nationwide. We are constantly analyzing data, identifying new trends, and innovating new products and services to protect against cyber risks. We're equipped with the expertise and support to keep policyholders prepared, informed, and protected.

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