



Munich RE

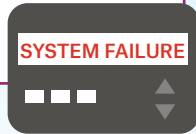
# Why do I need Home Cyber Protection?

## Hackers can access your connected home devices

A hacker gained access to his neighbour's connected devices and network, compromising the security system, laptops and smart thermostat.

Home Cyber Protection paid for a professional technician to restore the home's connected devices and network.

**Paid loss: \$1,500**



## Hackers can attack your home computer

An insured clicked on a malicious link and unleashed a virus, corrupting data and reconfiguring her computer programs.

Home Cyber Protection paid for an outside professional to reformat the hard drive, reinstall the operating system and restore data from an electronic backup.

**Paid loss: \$1,600**



## You could be a target for extortion

A homeowner received a ransom note on his computer screen after discovering all of his files had been locked. It demanded \$2,000 to obtain the key to decrypt them. If the payment was not received within a week the price would increase to \$2,500. After that, the decryption key would be destroyed and any chance of accessing the files on his computer and the data would be lost forever.

After consultation with an expert, the insured decided to pay the ransom.

**Paid loss: \$2,000**

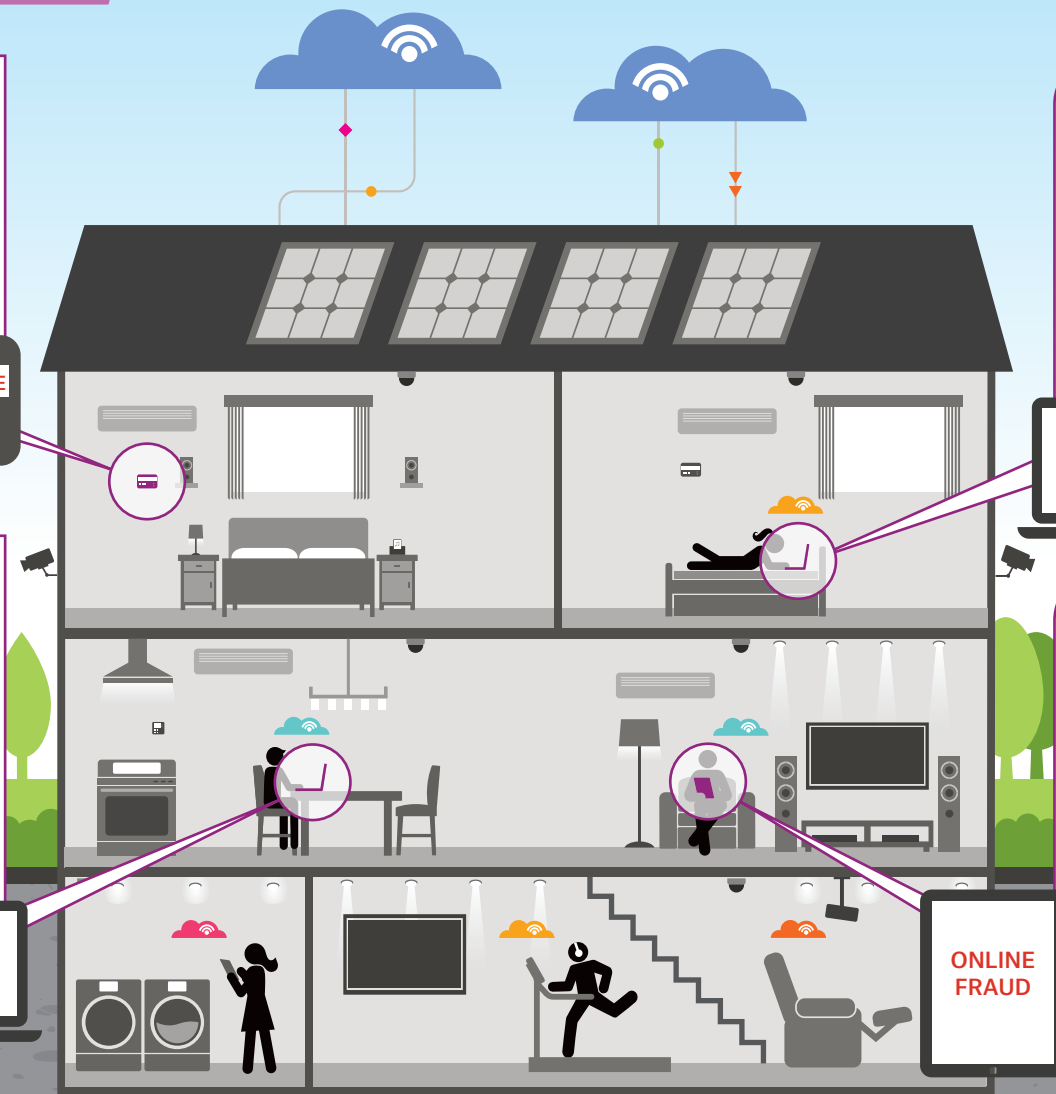
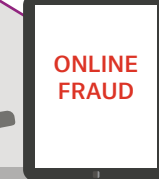


## You could be targeted for online fraud

An insured received an email from his grandson saying he was in a car accident, possibly facing criminal charges and needed money for a lawyer. Within 20 minutes, the insured received another email, this time from his grandson's lawyer who explained that the injured individual agreed to accept \$5,000 to cover her costs.

The insured sent a MoneyGram as instructed. Afterwards, the insured called his grandson and found out none of this had happened; he had been defrauded.

**Paid loss: \$5,000**



### Your personal information is valuable

Cyber criminals buy and sell personal information on the dark web for profit, with the aim to commit fraud.

### Antivirus software is still vulnerable

Even with antivirus software, you could still be vulnerable to computer attacks as new viruses continue to emerge.

### Specialized coverage

Typical homeowner and tenant policies do not cover losses caused by these cyber threats.

### Affordable coverage

Home Cyber Protection costs as low as a few cents a day.

### Designed for homeowners and tenants

If you use a computer or connected device, store data electronically, or access it online, this coverage is for you.