



## SECURITY SOLUTIONS FOR INDIVIDUALS AND FAMILIES

Cyber exposures leave individuals and families vulnerable.

Computers, tablets, smartphones, and other connected technology such as programmable lights, doors, and thermostats are a critical and integral part of a homeowner's personal life. These same systems that make your homelife more enjoyable and comfortable also create new opportunities for cyber attackers to infiltrate your home. This access to data can then be used to steal information, extort money, and commit fraud.

Individuals and families like you face many of the same risks corporations face, including malware attacks, online fraud, and data breaches.

Should your family be exposed to a personal cyber risk, ensure that you will be able to get back on your feet with FMH Cyber Risk Protection Home.



**Farmers Mutual Hail**  
Insurance Company of Iowa



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## WE'RE HERE TO HELP

Whether you are a homeowner or renter, count on us to protect you from today's cyber risks and challenges. For more information contact, your FMH agent today.

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**CYBER RISK**  
**PROTECTION**  
**HOME**

## BROAD RANGE OF PROTECTION

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



Computer Attack



Home Systems Attack



Cyber Extortion



Online Fraud



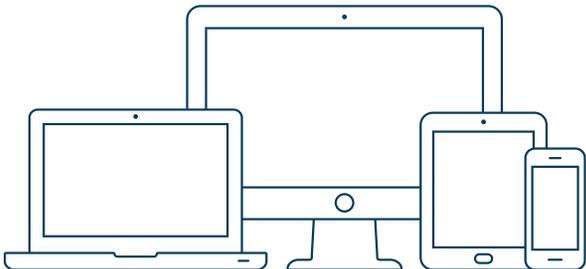
Data Breach



Identity Recovery

## AFFORDABLE PROTECTION ACROSS ALL DEVICES

Cyber Risk Protection Home is bundled coverage that protects families from losses such as compromised data on personal computers, mobile devices and other connected home technology, as well as damage to software and operating systems. This coverage can be added to a dwelling policy and covers the policyholder and members of the household.



## COVERAGE, TERMS, AND CONDITION HIGHLIGHTS

Cyber Risk Protection for Home adds significant cyber insurance coverages to your homeowner's insurance policy.

- Data Recovery & System Restoration**  
It 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.
- Cyber Extortion Response Assistance**  
It 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.
- Online Fraud Coverage**  
It covers online fraud that results in a direct financial loss to the covered policyholder.
- Notification Services**  
It notifies and pays for services to affected individuals in the event that private personal data entrusted to a household resident is breached.
- Identity Theft Protection**  
It pays for the costs to help individuals respond to identity theft. This comprehensive solution includes coverage for out-of-pocket expenses as well as services of a case manager, access to a professional restoration firm to assist with the identity restoration process, and a toll free identity helpline to educate insureds about identity theft preventative measures and tips.

## ADDITIONAL SERVICES

As an insured, you can also take advantage of these other services:

- Access to “My Tech Support” which offers FREE computer diagnostics by phone and competitive rates for virus removal, technical assistance and related digital security services
- Claims managed by experienced cyber claim specialists
- Access to experts in cyber extortion and data breaches

## CLAIM EXAMPLES

### Scenario 1 - Cyber Attack

An insured opened a file in an email she received and the email unleashed a virus. In addition, the virus infected the computer, forcing the insured to hire an outside expert to reformat the hard drive, reinstall the operating system and all the software, and restore data from the backup.

**Total Paid Loss: \$1,200**

### Scenario 2 - Extortion

An insured received a ransom note on his computer after he noticed his files were locked. The email informed him that the files were encrypted and to obtain the decryption key he needed to pay \$2,000. If the insured failed to pay within the week, the price would go up to \$3,000. After that his decryption key would be destroyed and any chance of accessing his files would be lost forever. The insured consulted with his carrier and they determined that the threat was credible; a payment was advisable.

**Total Paid Loss: \$2,000**