

CYBER RISK PROTECTION HOME

CYBER AND SECURITY COVERAGE FOR TODAY'S INDIVIDUALS AND FAMILIES



PROTECTION FOR HOMEOWNER'S

Cyber Risk Protection Home is a comprehensive insurance coverage that protects today's individuals and families from a range of personal cyber risks that stem from losses such as compromised data on personal computers, mobile devices and other connected home technology, as well as from damage to software and operating systems.

Individuals and families face many of the same risks corporations face including malware attacks, online fraud, data breaches, and identity theft. Hackers are no longer focused only on large corporate targets and will search for more vulnerable targets such as homeowners. Families today are more connected than ever before with computers, phones, entertainment systems, household appliances, programmable lights, doors and thermostats. Yet with all these connections that make life easier, today's individuals and families are now exposed to a range of personal cyber risks.

Connected devices that are found in a typical home collect and exchange data over the internet, leaving families vulnerable and often unaware of a potential security breach.

Cyber Risk Protection 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



Farmers Mutual Hail
Insurance Company of Iowa

COVERAGE HIGHLIGHTS, TERMS, AND CONDITIONS

- Computer attack coverage to remove malware and reprogram computers and tablets, wi-fi routers, and other internet access points
- Home systems attack coverage restores devices connected to the internet, including smart phones, thermostats, smart appliances, and security and monitoring systems.
- Cyber extortion coverage provides professional assistance on how to respond to a ransomware attack and pays ransom when approved
- Online fraud coverage restores losses due to identity theft, phishing schemes, illegal bank and credit card transfers, forgery, counterfeit currency, and other deceptions
- Data breach coverage includes 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 theft coverage pays for the costs to help individuals respond to identity theft. This comprehensive solution includes coverage for out-of-pocket expenses, 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.

LIMITS AND DEDUCTIBLE

Availability

Available only as an enhancement by way of an endorsement to a dwelling policy.

Portfolio Policy Limits

Coverage limit options of \$15,000 and \$25,000 per policy annual aggregate limit.

Deductible

\$500 per occurrence and \$0 for identity recovery coverage.

Claim Services

- Claims managed by experienced cyber claim specialists
- Access to experts in cyber extortion and data breaches

HERE TO HELP INDIVIDUALS AND FAMILIES

Your clients count on you to keep them protected from today's risks and challenges. You can depend on us to keep them up to date with contemporary coverage and services that keep you a step ahead of the competition.

Contact your sales manager today for more information about Cyber Risk Protection Home.



Farmers Mutual Hail
Insurance Company of Iowa

