



**THE NEED:**

Families are more connected than ever before. Cell phones, tablets, laptops, TV's, gaming systems and more, connect people in ways we never imagined. Criminals know the information accessed by families is valuable. Criminals can steal passwords, data and money, making life miserable. Even worse than the financial loss is the trauma of cyber bullying and reputational harm.

# FAMILY CYBER PROTECTION™

Real Costs. Real Threats.  
Families are online and the criminals know it.

**THE SOLUTION:**

Our turnkey approach to Family Cyber Protection offers valuable protections for loss and proactive steps to help manage and protect families. We are pleased to partner with CyberScout to provide access to education and risk management tools.

## AVAILABLE COVERAGES

### How We Protect Families

Family Cyber Protection provides coverage for real-life scenarios that can harm families:

- 1 Social Engineering**  
The intentional misleading of an individual which leads to the insured willingly sending money to a fraudster
- 2 Cyber Bullying Response**  
Professional counseling, temporary relocation expenses, tuition expense, tutoring costs
- 3 Identity Theft**  
Expense reimbursement and access to fraud specialists and investigators 24/7
- 4 Internet Cleanup**  
Expenses associated with removing false statements about insureds on the internet
- 5 Breach Costs**  
Expenses associated with the notification, investigation and monitoring in the event of a breach
- 6 Extortion Threat**  
Expenses or ransom paid for threats to create a home network disruption or privacy breach
- 7 System Compromise**  
Data recovery costs and/or systems restoration needs

## LIMITS & PRICING

### LIMITS OF LIABILITY

- \$5,000 to \$50,000
- Deductible: \$250; \$500; \$1,000
- Opt-In, Opt-Out, Embedded

### FLEXIBILITY

- Carrier partners can consolidate and separately offer ID Theft into this larger/broader endorsement offering

### PRICING APPROACH

- Proprietary Flat Charge

### REINSURANCE

- From 50% Quota Share to 100% Reinsured

### SERVICES

- Partnership with CyberScout providing claims, education and risk management

Not all products and services are available in every jurisdiction and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.