

Home Cyber Protection EXPLAINED

Home Cyber Protection is a suite of unique, innovative cyber insurance coverages, to protect anyone who uses computers and connected home devices, stores information electronically, and accesses data online.

Typical personal line policies do not cover these types of cyber threats. So, what does cyber insurance for homeowners include?



Computer Attack

Removes malware on a computing device, recovers data and restores systems



Online Fraud

Protects against losses due to identity theft, unauthorized bank and financial activity, and intentional and criminal deception



Cyberbullying

Mental health services, social monitoring, legal and relocation expenses, cybersecurity consultation, and lost wages



Data Breach

Forensic IT and legal reviews, notification, fraud alert and identity recovery services, when private data is lost, stolen or published



Home Systems Attack

Protects homeowners in the event that their systems are attacked, a prominent threat with the rise of smart home connected devices



Cyber Extortion

Provides payments and assistance in responding to cyber extortion demands to disable, deny access to or disseminate content from devices, systems or data



Talk to us about Home Cyber Protection today!
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HOME CYBER PROTECTION CLAIMS EXAMPLES

Homeowner Cyber Extortion

A homeowner was surfing the internet and received an alarming notice stating that his computer system had been attacked and that all of his files would be deleted within 3 days unless he paid \$1,500 in bitcoin. If it was not paid within 24 hours, the amount would increase to \$2,500 in bitcoin.

Claims Coverage

He was connected with a professional service that deals with cyber extortion. They were able to evaluate the threat and make recommendations. With prior approval, funds were paid in bitcoin to meet the extortion demand. The system was restored to remove any malicious codes.

Losses Paid Under Home Cyber Protection

- Cyber Extortion
- Computer Attack

Total Loss \$4,264

Homeowner Cellphone Spoof

A woman received a call on her cellphone from a familiar number that belonged to her husband. When she answered, the person on the other line identified himself as a police officer and provided his badge number. He explained to the woman that her husband had been arrested and in order to be released, she would have to send bond money. In a panic, the woman email transferred \$7,500 to have her husband released.

An hour later, the woman received another phone call from the same number. When she answered, it was her husband letting her know he was on his way home from work. In confusion, the woman told her husband she sent the money to have him released from jail however the husband had been at work the whole time. The wife had been a victim of phone spoofing.

Claims Coverage

The insured contacted police and filled out a police report. The insured reported the loss and they were reimbursed.

Losses Paid Under Home Cyber Protection

- Online Fraud

Total Loss \$6,500

Homeowner's Systems Attack

A homeowner installed a Wi-Fi enabled smart home monitor for smoke alarms and surveillance cameras. Hackers accessed the home network, giving them control over all connected smart devices. They were able to take control of the smart thermostat and turn the heat up high. In addition, hackers turned off the surveillance cameras. The insured received alerts to their mobile device advising of high heat levels in their home. The insured was not able to access surveillance of their home or control the thermostat as the hackers had installed malware in both.

Claims Coverage

The malware was removed from the IoT devices and they were restored to proper working condition.

Losses Paid Under Home Cyber Protection

- Home Systems Attack

Total Loss \$5,246

Being hacked can create major expenses, such as damage from cyber attacks, demand for ransom, and loss from fraud - **and typical personal line policies do not cover these types of cyber threats.**

You can't afford NOT to have this coverage at \$63 per year!
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This is for illustrative purposes only. For a full explanation of the coverage, please refer to your policy or speak to your agent or broker.



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