# Protect Your Vital Information with a Personal Cyber Policy



## Why do you need a Personal Cyber Policy?

You use technology every day — and every day, you run the risk of your personal information being compromised online. The cost of your personal information being stolen online can be a heavy burden for many families, with resolution after a breach costing families up to \$4,000 out of pocket on average. A Personal Cyber Insurance Policy can protect you against these risks.

Policy features may vary by carrier.

## Are you adequately covered?



Some experts estimate that your chances of encountering a cyber attack are as high as 1 in 4.

### What Does a Cyber Policy Cover?



#### **Personal and Home Protection Coverage**

Your policy will protect you against the financial consequences of an attack against you online. Your policy can cover your losses if you need to replace a device, take security measures in your home, or even compensate you if a personal online attack results in the loss of income or a job.



#### **Extortion Coverage**

In some cases, a malicious actor will threaten to release an individual's personal or sensitive information unless paid a ransom. Your policy may cover any payments of this kind made under threat or duress.



#### **Financial Loss**

A cyber attack can compromise your finances in any number of ways, from stolen bank funds to fraudulent use of credit cards or checks. Your policy may cover these losses.



#### **Personal Advocacy**

Some Cyber Insurance Policies connect policyholders to a personal cyber advocate. When a policyholder experiences a cyber attack, their advocate is there to walk them through all the next steps they should take.

