

# IDENTITY FRAUD EXPENSE AND CYBER PROTECTION

Our lives and our homes are more connected than ever before. With more than ten connected devices in the average American home<sup>1</sup>, it's time for a broad solution that addresses our digital lifestyles.

## Are you at risk?

From online shopping and banking to social media and mobile smart home applications, we spend more than ten hours a day on connected devices<sup>2</sup>. Our increasing reliance on these devices and constant connectivity comes with risks, including:

- Fraudulent debit card charges or compromised account numbers
- Hacked email or social media accounts
- Online cyber bullying or harassment
- Wire fraud scams

## What is Acuity's Identity Fraud Expense and Cyber Protection coverage?

Recovery efforts from cyber threats can be time-consuming, costly, and exhausting. Acuity's comprehensive cyber protection includes:

- Additional coverage to help protect you and members of your household from financial loss caused by a cyber or identity fraud related event.
- Reimbursement for your legal expenses if someone claims you are responsible for the loss of their personal information.
- Payment for financial loss caused by online harassment or cyber bullying.



## Real-life cyber risks

### ✓ Phishing and Electronic Theft

A woman received an email from her cell phone provider prompting her to update her account information for security reasons. Believing that the email was legitimate, she clicked the link and provided her complete bank account and billing address information. Later, she discovered several thousand dollars missing from her account and realized she had been tricked into sharing her information with a hacker.

*You are not responsible for electronic losses reported to your bank or credit union within 60 days from the time you receive your statement. If your loss is not reimbursed by the bank, Acuity's cyber protection reimburses you for the theft of money from your bank account by electronic means.*

### ✓ Wire Fraud

A caring uncle received an email from his niece saying she needed \$5,000 to get out of jail in Mexico. It seemed legitimate because she was on spring break in Mexico. He wired the money as requested.

*The FBI Internet Crime Complaint Center data shows wire fraud to be the most costly form of internet fraud. Banks are not required to bear the burden of the loss unless a court finds the bank negligent in their practices. Acuity's cyber protection reimburses you for the amount not covered by the bank.*

### ✓ Cyber Extortion

A homeowner installed several smart home devices in his home, including security cameras that are managed through software on his computer. One day, while adjusting his security camera settings, his computer screen froze. A message then appeared demanding a ransom be paid to regain access to his computer.

*Acuity's cyber protection would cover the ransom payment and costs associated with removing the ransomware.*



## Your personal cyber information portal

The Acuity Identity Fraud Expense and Cyber Protection information portal contains resources that will help you and your family better understand your cyber risks and become “cyber smart.” Simply access this information by visiting [acuity.com](http://acuity.com). For more information or to add the Identity Fraud Expense and Cyber Protection endorsement, contact your Acuity agent.



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[www.acuity.com/acuity-focus](https://www.acuity.com/acuity-focus)

This is a summary of Acuity coverages. Contractual coverage is as stated in the policy. All coverages are underwritten by Acuity, A Mutual Insurance Company with the exception of personal automobile coverage in the state of Texas, which is offered by Acuity TX MGA, Inc. and underwritten by Home State County Mutual Insurance Company. Home State County Mutual Insurance Company is not an affiliate of any Acuity company. Not all coverages or options are available in all states. Supplementary coverage options as listed above may be added to an insurance policy for an additional cost where applicable. See your agent for more information.

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