

Home Cyber Protection



The need for home cyber insurance is growing as individuals and families store more information electronically and access more data online. With everyone at risk, don't wait until a cyber event occurs to think about how you can protect yourself or your family.

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Home Cyber Protection

Home Cyber Protection coverage provides insurance for the computers, tablets, smartphones and other connected technology that are a critical part of homeowners' lives. However, these systems may allow cyber attackers to infiltrate the home, steal information, extort money and commit fraud.

Cyber Attack

- **Data Recovery Costs** - Cost of a professional firm hired to replace electronic data that has been lost or corrupted.
- **System Restoration Costs** - Cost of a professional firm to restore the computing or connected home device to its level of functionality before the cyber attack. This includes the replacement or reinstallation of software programs, removal of malicious code and the configuration of the device or system.

Cyber Extortion

- Professional assistance from a subject matter expert for advice and consultation on how to best respond to a threat.
- **Cyber Extortion Response Costs** - Payment as directed to the extortion threat, when payment is approved in advance and incurred as the direct result of a cyber extortion event.

Fraud

- The direct financial loss to an insured as the result of a fraud event including but not limited to identity theft, unauthorized use of a card, card number, or account number in an insured's name, or forgery of a check.

Data Breach

- **Forensic IT Review** - Cost for a professional information technologist to review the nature and extent of the breach event, the number and identities of the affected individuals.
- **Legal Review** - Cost for a professional legal counsel to review and develop a response for the personal data compromise.
- **Notification to Affected Individuals** - Necessary and reasonable costs to provide notification of the personal data compromise to affected individuals.
- **Services to Affected Individuals** - Cost to provide informational materials and telephone helpline to affected individuals. Credit Report and Monitoring and Identity Restoration Case Management services provided for breaches involving personally identifying information.

WHY AUTO-OWNERS?

- Established in 1916, we have over 100 years of experience providing policyholders exceptional service in multiple lines of insurance including auto, home, business and life.
- Highest rating by national insurance company rating service AM Best, which ranks Auto-Owners among the highest in the industry with an A++ (superior) rating for financial security.
- Recognized nationally in many studies and magazines as one of the top companies for claims handling.
- Auto-Owners works exclusively through independent agents, providing policyholders convenient, local service.
- With many discounts available across all lines of business, Auto-Owners makes insuring your auto, home, business and life affordable.



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& ASSOCIATES**

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Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

**Talk to your Robertson Ryan team today
to learn more about Home Cyber
Protection from Auto-Owners Insurance.**

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