

CYBER PROTECTION COVERAGE

# Real protection for virtual threats.



We live in a connected but highly vulnerable world. We rely on home security cameras, smart appliances, and online shopping each day. However, these systems can allow cyber attackers to infiltrate the home, steal information and identities, extort money, commit fraud, and disrupt lives. Safeco's Cyber Protection coverage is a suite of innovative cyber coverages and services designed to protect today's families from cyber threats.

Protection highlights	
<b>Online Fraud</b>	The direct financial loss as the result of a fraud event involving a computing or connected home device 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.
<b>Cyber Attack</b>	<ul style="list-style-type: none"> <li><b>Data Recovery Costs:</b> Cost of a professional firm hired to replace electronic data that has been lost or corrupted.</li> <li><b>System Restoration Costs:</b> 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 reconfiguration of the device or system.</li> </ul>
<b>Cyber Extortion</b>	<ul style="list-style-type: none"> <li>Professional assistance from a subject matter expert for advice and consultation on how to best respond to a threat.</li> <li>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.</li> </ul>
<b>Identity Recovery</b>	<ul style="list-style-type: none"> <li><b>Costs Coverage:</b> Reasonable and necessary identity theft costs, such as legal fees, notary fees and credit bureau reports approved by the insurance company in connection with specific legal proceedings.</li> <li><b>Case Management Service:</b> Provide services of an identity recovery case manager to respond to identity theft.</li> </ul>
<b>Cyberbullying</b>	<ul style="list-style-type: none"> <li>Cost of mental health counseling services, temporary relocation expenses, temporary private tutoring and enrollment expenses incurred due to relocation to a similar, alternative school.</li> <li>Cost of professional cybersecurity consultation services, social monitoring software, legal expenses, lost wages, childcare, and elder care expenses.</li> </ul>
<b>Data Breach</b>	Includes costs associated with forensic IT and legal reviews as well as notification and recovery services when private non-business data entrusted to an individual is lost, stolen, or published.



### Proactive monitoring, powered by Kroll.

✔ **Credit monitoring** which provides you with your credit score along with real-time monitoring and alerting for any changes to your credit file.

✔ **Web Watcher** monitors the 'deep and dark' web for sensitive customer information that may be posted for sale. You can be alerted when social security numbers, credit card numbers, bank account numbers, passport numbers and other sensitive information is found.

Limits, sublimits and deductibles can be found in the policy endorsement. Additional sublimit options may be available. Contact a representative for more information.

Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, MA 02116. In Texas, insurance is offered by one or more of the following Safeco Insurance companies: Safeco Insurance Company of America, Safeco Insurance Company of Illinois, Safeco Insurance Company of Indiana, Safeco Lloyds Insurance Company, Liberty County Mutual Insurance Company, General Insurance Company of America and American Economy Insurance Company. Coverage and associated services reinsured under an arrangement with The Hartford Steam Boiler Inspection and Insurance Company (HSB). The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. Learn more about our privacy policy at [libertymutual.com/privacy](http://libertymutual.com/privacy). ©2022 Liberty Mutual Insurance. Includes content from HSB, with permission. AP-9488/E/02/22

Contact your independent Safeco agent to discuss adding Cyber Protection coverage to your policy today.



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