LOUDOUN MUTUAL
INSURANCE COMPANY

HOME CYBER & FARM DWELLING CYBER PROTECTION

COVERAGE FOR TODAY'S INSUREDS

WHAT IS HOME CYBER PROTECTION?

Home Cyber and Farm Dwelling Cyber Protection is a suite of coverages and services built to respond to a host of threats that insureds face living in a digital and connected world. These can include cyber attacks, online fraud, data breach, identity theft, cyber extortion, cyberbullying and other cyber threats facing individuals.

WHY IS THIS COVERAGE NEEDED?

Privacy and security are major concerns for insureds. These concerns are growing because:

- Growth in connected home technology and smart devices has increased the need to protect data, systems and software from computer attacks
- Criminal activities threaten insureds with financial loss
- Criminals can steal an individual's identity to open credit accounts and commit fraud

WHAT COVERAGES ARE INCLUDED?

ONLINE FRAUD:

The direct financial loss to an insured 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. Includes fraud costs and cyber victim expenses.

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.

Future Loss Avoidance Costs: Includes hardware and software upgrades to a "Computer System" after a covered "Computer Attack."

Utility Bill Overage Expenses

Online Privacy and Protection Costs

Cyber Victim Expenses

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.



Loudoun Mutual Insurance Company

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COVERAGE FOR TODAY'S INSUREDS

CLAIMS EXAMPLES

Paid Loss after Deductible total may include multiple coverages

ONLINE FRAUD:

The insured found a mortgage company online promising a lower interest rate. After sharing his personal information including Social Security Number, birthdate, address and bank information, they asked the insured to send a certified check for $2,280. The insured realized it was a scam, but the scammer had already cashed the check, gained access to the insured's bank account and made unauthorized transactions. The insured reported the incident to the police and closed his bank account. He reopened a new bank account and placed fraud alerts on his account. The insured was reimbursed for the loss, after the $500 deductible.

Paid Loss after Deductible: $1,780

CYBER ATTACK:

An insured opened a file in an email he received and the email unleashed a virus. The virus affected his computer, forcing the insured to hire an outside expert to reformat the hard drive, reinstall the operating system and restore data from a backup.

Paid Loss after Deductible: $1,200

CYBER EXTORTION

An insured received a message claiming her computer was compromised and that a technician had to gain remote access to fix it. The insured provided access, and the technician locked her out of the computer and demanded $3,500 ransom, which she paid. The insured filed a police report, regained access to their computer and had her computer scanned for malware.

Paid Loss after Deductible: $3,000



Home Cyber Protection Limit	Deductible	Annual Premium per Policy
$25,000	$500	$33
$50,000	$500	$46

Farm Cyber Protection Limit	Deductible	Annual Premium per Policy
$25,000	$500	$66
$50,000	$500	$91

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Virginia's Property Insurance Specialists

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