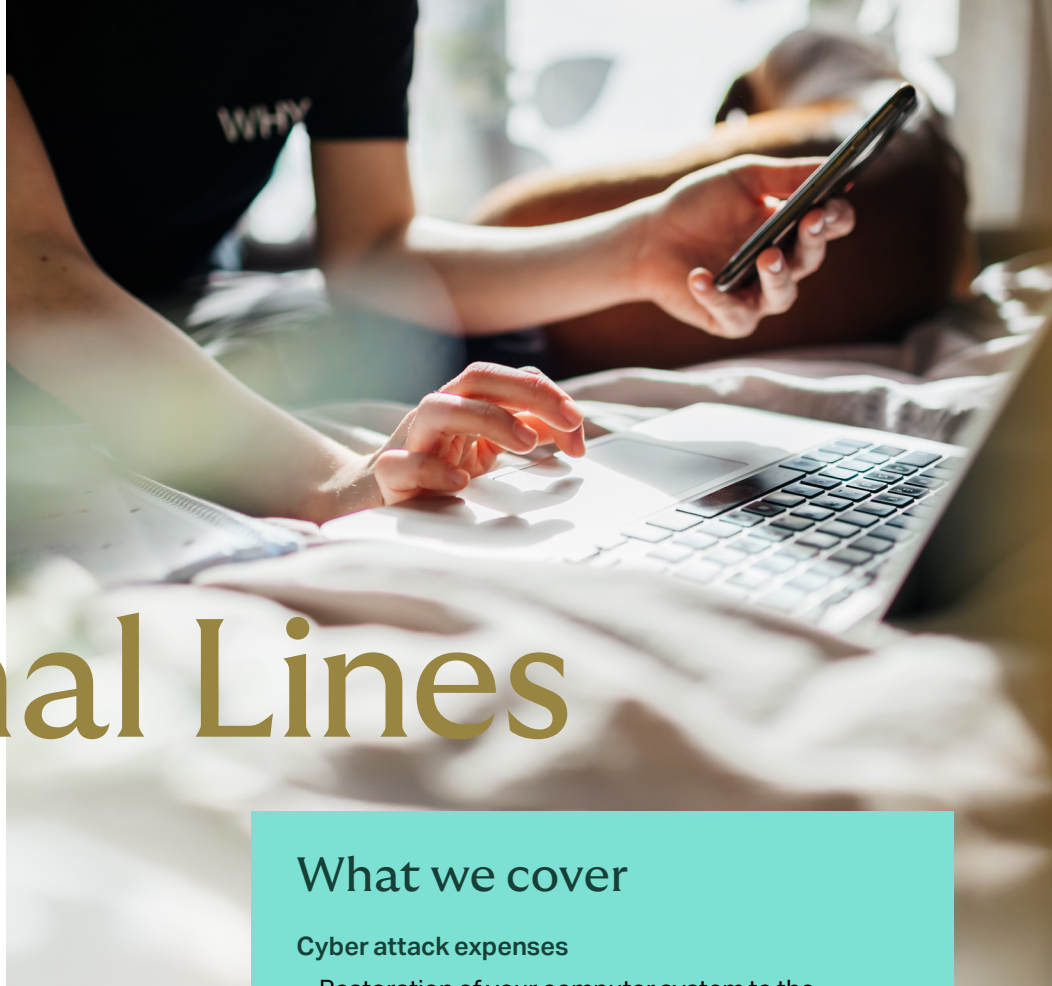




Cyber Personal Lines



Bespoke coverage to safeguard against modern threats

Comprehensive, tailored first- and third-party coverage for the needs of a broad spectrum of business – including robust risk management solutions to safeguard against technology-related risks.

Utilizing decades of combined experience, our Cyber team designs bespoke cybersecurity options for a range of risks. This customizable program not only helps to prevent, respond and recover from digital attacks, but also includes access to unique risk management solutions that allow for improved cybersecurity posture. Our focus is on shielding from cyber exposures at a personal level, through expertise and convenient distribution.

What we cover

Cyber attack expenses

- Restoration of your computer system to the functionality which existed prior to the attack on your system
- Replace your computer system if it's more feasible
- Data restoration of anything damaged, including personal items such as digital music, video and photographs

Ransomware expenses

- Expert advice to assess and react to a potential or actual extortion event
- Payment of ransom if necessary, including by you when it wasn't practical for approval
- Coverage for related expenses (restoration, replacement and data replacement)

Identity theft

- Access to a helpline
- Personal fraud specialist
- Fraud alerts, security freeze and other related services to support you

Smart devices and wearables

- Costs to restoring your smart devices, including wearables as well as connected home devices
- Support for compromised smart devices, connected home devices as well as wearables to minimize future events

In addition to the insurance policy, you'll receive:

Identity theft protection services

- 24/7/365 toll free victim response center
- Dedicated recovery advocate
- Personalized recovery plan

Property protection services

- Home title
- Property record changes
- Financing term changes
- Identity theft protection services (above)



Online shopping fraud

- Expenses and support related to fake or fraudulent websites created by third parties in order to get you to purchase goods which will never be delivered to you

Cyber crime

- Support you by paying the costs of incurred charges, funds transferred, as well as the replacement of your personal documents
- Broad definitions of cyber crime include both credit card fraud, as well as phishing schemes that you might fall victim to

Cyber bullying

- Costs to restoring your smart devices, including wearables as well as connected home devices
- Support for compromised smart devices, connected home devices as well as wearables to minimize future events

Get in touch

For more information about our Cyber Personal Lines program, send submissions to clearance@dualinsurance.com or contact a member of our team:

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