

In this era of internet-connected devices, technology has made our lives easier, but we have also become more vulnerable to cyberattacks and fraud. With a NetGuard® SELECT policy, you can feel protected.

NetGuard® SELECT provides coverage for a wide range of cyber threats, including:

Breach Event Costs and Security and Privacy Liability

If you have access to the private information of others because you serve on the board of a non-profit or volunteer to coach your child's sport team, you may face unexpected financial losses if that private information is lost, stolen or exposed while in your possession. With NetGuard® SELECT, you have **breach event costs** coverage, which pays for your costs to notify affected individuals and give them breach support, such as credit monitoring, when private information you are holding or using is lost, stolen or exposed. NetGuard® SELECT also protects you with **security and privacy liability** coverage, in case you need a defense against claims made against you by those affected individuals. **Security and privacy** liability coverage also covers settlements and judgments awarded against you in privacy and security claims.

Identity Theft Expenses

Your personal identity can be stolen and used by hackers to open new lines of credit or commit health insurance fraud. If you become a victim of identity theft, NetGuard® SELECT will cover your **identity theft expenses**, including the costs to request your credit report and enroll in credit monitoring. We also cover your legal expenses if you hire an attorney to help you restore your identity and credit.

In addition, our partner, IDX, will provide you with the care and assistance you need if/when your identity is stolen. Once you become a policyholder, you will have access to all of the identity theft tools and resources that IDX has to offer. Log onto idx.us/tmhcc to activate your services.

Data Recovery Costs

If data stored on a computer or smart device in your home is damaged or stolen due to a system failure, NetGuard® SELECT will cover your costs to replace, recreate or restore that data.

Cyber Extortion and Cyber Crime

Ransomware and cyber crime attacks are on the rise. If you or a member of your household clicks on the wrong link, inadvertently navigates infected web pages, or is tricked into opening infected files by malicious text messages or emails, you may become the victim of ransomware. Ransomware is a type of **cyber extortion event** where a hacker locks up your system or files and demands a ransom payment to regain access. If this happens to you, NetGuard® SELECT will cover the ransom amount and the cost of hiring an IT expert to help you through the crisis. Criminals can also steal your money through a variety of cyber crime schemes, such as stealing your passwords or personal credentials to take money directly from your bank account or to submit fraudulent wire transfer requests to your bank. You can also become a victim of phishing scams, where criminals use malicious emails, text messages or telephone calls to trick you into sharing your passwords or sending money. If you lose money due to any of these scams and you are not able to recover it from your credit card company or bank, NetGuard® SELECT will cover the loss.

Cyber Bullying

If you or a member of your household is a victim of cyber bullying, NetGuard® SELECT will cover your therapy fees, childcare or caregiver expenses, temporary relocation expenses, and the cost of hiring an IT expert to remove humiliating or harmful online content. If the victim of cyber bullying is a minor who is unable to attend school, NetGuard® SELECT also covers temporary private tutoring expenses, unreimbursed tuition or the increase in tuition to relocate the minor to another school.

Limits up to \$1,000,000

Premiums start at \$500

Contact your Tokio Marine HCC - Cyber & Professional Lines Group Underwriter to learn more.

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Contact our Cyber Claims Team 24/7 if you think a cyber event has occurred.

Email us at
CyberClaims@tmhcc.com
or call 888.627.8995

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