

Home Cyber Protection: For Frederick Mutual Secure® Home Insureds FAQs

What Is Home Cyber Protection Coverage?

Home Cyber Protection is a suite of coverages and services built to respond to computer and home system attacks, cyber extortion, online fraud and identity theft

Why Is This Coverage Needed?

Privacy and security are major concerns for homeowners and renters. 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 homeowners and renters with financial loss
- Criminals can steal an individual's identity to open credit accounts and commit fraud

What Coverages Are Included?

See "Coverage Overview" for detailed descriptions of coverages -

- Cyber Attack
- Cyber Extortion
- Online Fraud
- Identity Recovery

What Is A Cyber Attack?

A malware attack against or unauthorized access or use of a traditional computing device or connected home device

What Is Identity Theft?

Identity theft occurs when someone illegally assumes the identity of another. The perpetrator will use the victim's identity to do one or more of the following:

- Make purchases
- Receive loans
- Undertake obligations
- Commit crimes

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What Is A Cyber Extortion Event?

- The demand for money or consideration based on a credible threat to damage, disable, deny access or disseminate content from the insured's device, system or data
- The demand for money or consideration based on an offer to restore access or functionality in connection with an attack on the insured's device, system or data

What Is Online Fraud?

Fraud as described below which is perpetrated through a computing device or connected home device -

- Unauthorized use of a card, card number or account number associated with a bank account or credit account issued to or registered in an insured's name, when the insured is legally liable for such use
- Forgery or alteration of any check or negotiable instrument
- Acceptance in good faith of counterfeit currency
- An intentional and criminal deception of an insured to induce the insured to part voluntarily with something of value

When Is Coverage Triggered?

It is required that the triggering event be discovered by the insured during the policy period and be reported to the insurance company within 60 days of discovery. Certain exclusions, described in the policy, may apply.

What Value Added Services Are Provided?

Risk Management:

- MyHomeWorks™ website with information on current cyber issues and how to prepare for a potential loss
- "My Tech Support" which offers free computer diagnostics by phone and competitive rates for virus removal, technical assistance and related digital security services.

What Are The Limits And Deductibles?

The annual aggregate limit is \$25,000 with a \$500 deductible. Identity Recovery has a separate \$25,000 annual aggregate limit with no deductible applying.

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