

## Protect Against Personal Cyberattacks with AIG

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**Cyberbullying** is a vicious attack, usually on a vulnerable young person, and has the potential of doing lasting psychological and emotional damage. Besides direct attacks, bullies can use the same tactics as other hackers to gain access to a person's computer and use anything private that might be embarrassing against them, either by posting the info online or by blackmailing the victim.

**Ransomware** encrypts your files and demands a payment in [untraceable bitcoins](#) within a certain period in exchange for the electronic key to unlock them. I've personally known several victims of ransomware. One person paid and had his files unlocked, others did not and either lost the data or recovered the information using back-ups. The FBI does not recommend paying the ransom, stating, "Paying a

ransom not only emboldens current cyber criminals to target more organizations, it also offers an incentive for other criminals to get involved in this type of illegal activity."

Other forms of personal cyberattack are less well-known, but are broken down by AIG with this [set of case studies](#). AIG's [CyberEdge](#) not only provides coverage beforehand but offers credit monitoring and fraud prevention as well as identity protection information and resources to head off attacks, plus a 24/7 hotline. For your clients with greater levels of risk, AIG offers reduced rate access to K2 Intelligence which includes a holistic assessment, best practices and training for family members, and more.

**AIG's Private Client Group** homeowner coverage is available for dwelling replacement cost coverage valued at \$500k or more in most states.

Included are:

- Guaranteed replacement cost - Included
- Back-up of sewers and drains - Included; up to dwelling value
- Business property - Up to \$25,000
- Deductible options - Up to \$100,000 available
- Primary flood - Available
- Equipment breakdown - Available
- Identity fraud restoration expenses, ATM robbery, and financial fraud, embezzlement or forgery - Available
- Traumatic threat or event recovery - Available
- Green rebuilding expenses - Available
- Waiver of deductible on losses over \$50,000 - Available
- Replacement cost cash out option - Included
- Lock replacement - Included; no deductible
- Food spoilage - Included
- Loss prevention devices following a claim - Included; up to \$2,500 available

AIG's Private Client Program and is available to registered members in all states. Cyber your way over to [Big "I" Markets](#) and click on **Affluent Program - New Business** to learn more!

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**BONUS - AIG Webinar - Collections:**

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*The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.*



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Wednesday, March 1<sup>st</sup> - 2:00pm -3:00pm EST

We appreciate the dedication it takes to build a unique collection-of artwork, jewelry, wine, antiques or virtually any other rarities-and we share your attention to detail when it comes to insuring it. AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), can curate a thorough plan to safeguard your prized possessions, as if they were our own.

Following are just a few of the many advantages of our private collections insurance:

- Comprehensive coverage
- 150% valuation
- Newly acquired items
- Care, custody and control
- Worldwide protection
- Items in transit
- Wine coverage

In addition to robust insurance coverage, AIG Private Client Group can help preserve the value of your collection and keep it out of harm's way. Our in-house art collection management specialists offer a comprehensive array of insurance coverage, AIG Private Client Group can help preserve the value of your collection and keep it out of harm's way. Our in-house art collection management specialists offer a comprehensive array of services, including:

- Coverage reviews
- Vulnerability assessments
- Emergency planning
- Referral service

[Please join us to learn more about the AIG Private Collections program.](#)