



## COVERAGE EXTRAS FOR HOMEOWNERS

### Family CyberEdge: why it matters

The following real-life examples demonstrate the increasing prevalence of malicious cyber activity and the importance of protecting your family against it. AIG Private Client Group is proud to offer Family CyberEdge coverage as an optional addition to your homeowners insurance policy.

#### Cyber attacks

- An individual's friends expressed concern that email messages they were receiving from him appeared suspicious. Upon further review, his personal computer had been hacked, most likely from a phishing scam. His personal emails and private documents had been exposed, and malware had been installed on his computer.
- An executive noticed her smart phone was acting strangely. The phone exhibited a shorter battery life and took a long time to power off. She also discovered that her data usage charges had skyrocketed—inconsistent with her personal activity.
- Another individual clicked on an email attachment that was sent from a friend. By doing so, cyber criminals took over her laptop, turned on the camera and started taking screenshots of her email account.
- A cybercriminal exploited vulnerabilities in a family's home network to access files containing personal information ranging from social security numbers to medical and financial documents.

*Family CyberEdge offers data restoration coverage and related assistance to address attacks on personal devices.*

#### Cyber extortion

- A doctor received notice that the files on his personal computer were encrypted. To receive the key to decrypt, he was instructed to pay the equivalent of \$1,000 in Bitcoins within 24 hours or the decryption key will be destroyed—along with thousands of files. He hadn't backed up his computer in several months and had no idea how to access Bitcoins.
- A writer received a pop-up about his computer being taken for ransom but didn't think he was exposed; he had backed up his files on an external hard drive. Unfortunately, he didn't know that advanced ransomware can not only encrypt files on the PC but also external hard drives if they're not disconnected when not in use.

*Cyber extortion coverage provides reimbursements as well as expert consultations.*

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### Crises resulting from a cyber attack or cyber extortion

- An individual noticed that acquaintances were mentioning bits of information from private, sensitive calls she recently had with a close friend. All of her cell phone calls and text messages were not only being hacked, but also leaked out to people she knew.
- A homeowner's Wi-Fi enabled security camera was hacked by a cyber-criminal who had been spying on the family for several weeks. The criminal then sent the homeowner a letter demanding ransom or otherwise threatening to leak sensitive personal photos that would damage the family's reputation.

*Family CyberEdge can cover the costs of a professional crisis management firm to address related incidents.*

### Cyberbullying

- A cyberbully created a defamatory blog about a teenager. The cyberbully was knowledgeable about search engine optimization and successfully enabled his derogatory posts to appear high on a search engine. The teenage victim was going through the college admission process, and the cruel remarks would likely be surfaced during customary Web searches of candidates.
- A cyberbully engaged in passive/aggressive strategies and informed a couple's 12-year-old child that he was in danger of harm. The child received multiple texts telling him to "watch his back," posing serious security and safety concerns for the family.

*Coverage is also available for a range of expenses connected to the physical and emotional<sup>1</sup> damage caused by cyberbullies.*

Family CyberEdge is just one of the many advantages available to our policyholders. Please ask your independent insurance advisor for more information.



<sup>1</sup> Coverage for emotional damage not available in all states.

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