



Masterpiece Cyber Protection Available Now in 13 New States



It's a brave new world. New smart homes may [be hacked](#), perhaps through a dishwasher or refrigerator. Some robotic vacuum cleaners create a digital map of your house which [can be hacked](#). (One robo-vac brand is even considering [selling that information](#) to third parties.) Your computer or phone may be hacked by criminals threatening to [release personal data](#) unless a ransom is paid. The Internet of Things (IoT) is growing more and more connected and with every connection a new vulnerability is created, which threatens everything connected to it. Even [a lightbulb](#) can be hacked, giving access to everything connected to it.

Don't fear the future, but get ready for it. Start by learning more about Chubb **Masterpiece Cyber Protection**, which can offer your clients exceptional peace of mind.

Chubb is pleased to introduce Masterpiece Cyber Protection coverage - the newest "must have" in personal insurance. Cyber Protection joins the [suite of coverages](#) already offered to Masterpiece clients (homeowner's, condo, co-op, and renter's policyholders) and provides the benefits your clients need in today's world:

- **Cyber extortion and ransomware:** Protection against threats to release, destroy, or restrict access to personal data, or cause failure to electronic processing property.
- **Cyber financial loss:** Protection against loss of funds stolen from an account due to a cyberattack.
- **Cyberbullying:** Assistance dealing with online harassment that results in wrongful termination, wrongful discipline from school, or debilitating emotional impact.
- **Cyber disruption:** Support in dealing with a cyberattack that prohibits the client from accessing their home, or interrupts their incidental business operations in their home.
- **Cyber breach of privacy:** Aid in dealing with theft, loss or unauthorized access to personal data from a cyberattack, which results in defamation of character, poses a risk to the safety of the client, or results in wrongful termination, wrongful discipline from school, or debilitating emotional impact.

With Cyber Protection, your clients can also use the following services to prevent online issues or respond if they happen unexpectedly:

- Complimentary identity resolution from CyberScout. [Learn more.](#)
- Discounted online vulnerability assessments from Ackerman Group. [Learn more.](#)
- Discount on Norton Core, a secure Wi-Fi router that brings Symantec protection to the whole home. [Learn more.](#)

Maximum aggregate limits for Cyber Protection are available up to \$250,000 (\$500,000 upon request for Premier clients). Sub-limits apply. Please see the policy for details.

Available for New Business right now in these states. Look for additional states in the coming months.

State:	Available to Existing Policyholders on the Date of their Renewal, Starting:
Arizona	Available Now
Colorado	5/21/2018
District of Columbia	6/7/2018
Hawaii	6/7/2018

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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Kansas	6/7/2018
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Michigan	Available Now
New Hampshire	Available Now
New Jersey	6/7/2018
Ohio	6/7/2018
Oklahoma	6/7/2018
Oregon	6/7/2018
Pennsylvania	6/7/2018
Rhode Island	6/7/2018
South Carolina	6/7/2018
Tennessee	Available Now
Virginia	6/17/2018

If your clients have purchased their home and liability insurance with Chubb, they already have access to a wide array of cyber-related coverages, such as digital contents coverage, unauthorized charge reimbursement, lawsuit protection for unintentional online libel, and access to services that can help them resolve identity theft. But by adding Cyber Protection coverage, you can help your client take their protection to the next level.

How does Masterpiece Cyber Protection compare?

Cyber coverage is a relatively new phenomenon in the Personal Lines market, so offering cyber is a great way to set you and Chubb apart. While a few other companies may cover cyber exposures, Chubb provides extras, such as psychiatric care, help in resolving cyber-related issues (not just reimbursement), and covers professional services such as PR consultants, digital forensic analysts to aid in prosecution, cyber security consultants to help improve the client's security, and more.

Please note: Dwelling policyholders insured through the Platinum Portfolio product will not have access to Cyber Protection at this time. However, you can obtain the coverage by moving the account to the Masterpiece platform, if you wish. Please be aware that the client will lose tenure credits, so you should weigh the pros and cons of this approach for each client.

Ready to talk to your clients? Chubb created a new [Cyber Protection brochure](#) you can use to show your clients the benefits of our coverage.

The Chubb Masterpiece Program is available to registered members in all states except auto in HI, KY, MA, NC, SC and VA as those are being placed in the legacy-ACE system. Additionally, NJ auto and NC home business are being written in the Chubb Non-Masterpiece environment.

Learn more by logging into www.bigimarkets.com and clicking on "Affluent Program - New Business."

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