# NFP<sup>°</sup>

**Property and Casualty** Personal Risk

# **DigitalShield™** Personal Cyber Pricing and Coverage

## DigitalShield is a proprietary personal cyber product – the first of its kind – providing best-inclass coverage.

We have taken eight lines of potential cyber concerns – cyberattacks, ransomware, identity theft, cybercrime, smart devices and wearables, cyberbullying, reputation coverage, and cyberstalking – and bundled them into one coverage package at one all-inclusive, cost-efficient price. Limits are available starting at \$100,000 up to \$1 million. DigitalShield is a personal cyber product designed to assist and protect you and your family when it comes to cyber risks in all aspects of your life.

### **DigitalShield Pricing**

#### **Includes Coverage For:**

Cyber Attack | Ransomware | Identity Theft | Cybercrime | Smart Home Devices & Wearables | Cyberbullying | Reputation | Cyberstalking

Choose Your Limit of Insurance			
\$100,000 Limit	\$250,000 Limit	\$500,000 Limit	\$750,000 Limit
<b>\$200</b> /	\$385/	<b>\$660</b> /	\$880/
Annual Rate	Annual Rate	Annual Rate	Annual Rate

\*Prices subject to taxes and a \$30 issuance fee. Limits of \$1,000,000 are available upon request.

Keeping you and your family safe is always our top priority. As online threats such as ransomware attacks and data breaches continue to grow in frequency and severity around the world, NFP works to keep you protected.

ENROLL NOW

Backed by the expertise of CyberScout, an industryleading claims management provider protecting against hackers and thieves, this offering takes a proactive approach to mitigate risks before it happens with customer support on a 24/7 basis.

This product is separate from any home policy and using it will have no effect on your claim history in the event an incident occurs.

**DigitalShield** — proactively mitigating online cyber risks and keeping you protected.

#### **Cyber Scenarios**

#### Cyberbullying

Cyberbullying can impact anyone at any age, and can have a multiple implications, that's why DigitalShield provides coverage for a full range of coverages for you and the members of your household including temporary relocation or tutoring costs, cost of new school enrollment or increased tuition, lost salary due to wrongful termination, forensic analysis to aid in prosecution of a cyber bullying event, professional consultant services, reputation restoration, attorney fees for legal guidance and injunctions, and psychiatric or psychological services, to name a few.

At the first hint of suspected cyber abuse, DigitalShield can jump into action to give advice – free of charge – on how to protect yourself and your family.

#### **Cyber Criminals & Social Engineering**

Cyber criminals are always looking for ways to exploit individuals, and trick them into divulging sensitive information. In one recent social engineering scheme, a hacker tricked someone into transferring nearly \$100,000 to the wrong entity, putting the person out the full amount.

#### Social Engineering Incident: SIM Card Swap (SCS) -

Individuals SIM card was swapped which enabled cyber criminals to not only shut down the persons phone, but allowed them to activate a "clone" to impersonate that client and breach their bank account through two factor authentication.

The result: \$50K wire transfer out of the clients account in under 20 minutes! The client had no idea and by the time they realized and squared away the phone issue, their money was long gone. DigitalShield provides coverage for these types of incidents, and can help protect against these types of losses.

#### Social Media

These days everyone is online, whether it is on Meta (formerly Facebook), Instagram, Whats App, or other social accounts, bad actors are always looking for ways to use your information for their own gain. If your social account gets hacked, your contacts suddenly start receiving mail or messages out of your account (but it isn't you!), you click on a link and trigger a potential breach, or you need help reviewing the security of your accounts, your DigitalShield policy provides you with access to cyber experts that will walk you through an incident, check your accounts, or can proactively review how to secure your accounts with you before anything happens or to prevent (further) loss.

#### Ransomware

Worried that a ransomware virus has been uploaded to your laptop, which contains sensitive information? DigitalShield can help you get through the process, and its limits cover anything from ransom monies to cyber extortion expenses you incur.

### For more information on how DigitalShield can keep you safe, contact us today at <u>digitalshield@nfp.com</u> or <u>enroll now</u>.

For informational purposes only. This document does not amend, extend, or alter coverage. Please refer to any actual policy(s) for specific terms, conditions, limitations and exclusions. Insurance services provided by NFP Property & Casualty Services, Inc. (NFP P&C), a subsidiary of NFP Corp. (NFP) and related NFP subsidiary companies. In California, NFP P&C does business as NFP Property & Casualty Insurance Services, Inc. License #0F15715. Neither NFP nor its subsidiaries provide tax or legal advice.

For informational purposes only. This document does not amend, extend, or alter coverage. Please refer to any actual policy(s) for specific terms, conditions, limitations and exclusions. Insurance services provided through NFP Canada Corp. NFP is the registered business name used by NFP Canada Corp. in each of the provinces and territories of Canada, where permitted. Neither NFP nor its subsidiaries provide tax or legal advice.

For your business. For your people. For your life.



NFP.com