



CHUBB®

Insuring your
online world, even
when you're offline

Masterpiece®
Cyber Protection

Protect your online information from being an open network

97%
of Chubb clients who had a claim paid were highly satisfied with their claims experience.

Every day, we take steps to protect ourselves and our families from the unexpected. And when it comes to insurance, we often focus on our home and cars. But it can be just as important to protect yourself from what can come through your Wi-Fi.

With all the ways technology has enhanced our lives, we're committed to providing clients with comprehensive cyber protection that helps you avoid the lasting impact of emerging concerns - like identity theft, hacking, cybercrime, and cyberstalking or harassment.

At Chubb, we understand the complexity of cyber threats and offer a broad range of protection to help keep you and your family safe. Cyber protection is no longer just a "nice to have" - it's a "need to have." With Masterpiece Cyber Protection, we have the expertise you need to stay ahead in an evolving digital world.

From office to home and everywhere in between, the "online you" is still the you we're here to protect.

At Chubb, you're more than a claim. You're our client.SM

We look for ways to say yes.SM

If you experience a claim, we make sure you're made whole again quickly.

We look for ways to do more.SM

We provide comprehensive protection to suit your unique needs, and work to prevent issues from happening in the first place.

We protect our clients in an evolving cyber landscape



How prepared are you to respond to a cybersecurity threat? Beyond your homeowners' policy, our Cyber Protection policy takes your protection to the next level.

Today, online crime is on the rise like never before. The simplest of activities, like checking your email on your smartphone, or letting your kids download the latest app on their tablets, could expose you and your personal data.

Our team monitors changes and developments in technology and fraud to ensure our products keep pace with emerging risks. Complementing your Chubb homeowners' policy, we also partner with third-party service providers to proactively protect you from cyber risks, and to minimize your losses if the unexpected happens.

With a Masterpiece homeowners policy you benefit from:

- **Digital content coverage:** Replace or repair impacted electronic data property
- **Unauthorized charge reimbursements:** Protect your credit card from fraudulent charges made without your authorization
- **Identity Access Management:** Receive personalized one-on-one assistance with experienced fraud specialists throughout the resolution process, including a comprehensive case file for investigative and claims purposes
- **Document recovery:** Retrieve, replace or recreate lost or destroyed legal, financial or personal identification documents
- **Lawsuit protection:** Coverage for allegations of unintentional online libel, slander or invasion of privacy may be provided

With Masterpiece Cyber Protection you receive even more benefits:

- **Cyber extortion and ransomware:** Protection against threats to release your personal information, restricted access to personal data, and destruction of your personal network
- **Cyber financial loss:** Protection provided against loss of account funds from a cyberattack and related expenses.
- **Cyberbullying:** Assistance dealing with online harassment that results in wrongful termination, wrongful discipline from school, or debilitating emotional impact
- **Cyber disruption:** Support dealing with cyberattacks that prohibit you from your accessing your home, or attacks interrupting a small business you operate from your home
- **Cyber breach of privacy:** Aid dealing with theft, loss or unauthorized access to personal data from a cyberattack, which results in defamation of character, or compromises the physical security of you and your family, and your home

We look for ways to say yes

With Cyber Protection, our experts help you get your life back on track after a cyberattack.



Because of our partnerships with crisis management firms, you'll benefit from access to resources that address your cyber security concerns - whether that's resolving a ransomware attack, or learning best practices for internet and social media use.



We'll do what's right for you

Restoring your online identity after a cyberattack can be a lengthy and emotional process. That's why we do what's right for you, like reimbursing expenses you incur to replace lost or stolen digital property, or ensuring your family has a place to go if a cyberattack makes your house uninhabitable.



You get easy access to qualified specialists who will advocate for you

Our experts help you evaluate your cyber vulnerabilities, understand how and when to respond to ransomware, and clean up your identity after fraudulent activity. We'll also cover the cost to hire public relations, legal, and digital forensic firms to help you recover from cybercrimes.



We'll make you whole again

Should the unexpected happen, we'll repair your financial and emotional peace of mind. That means replacing stolen money from your account, and covering fraudulent credit card charges or money lost from a ransomware attack. It also means making sure you and your family have the resources you need to recover emotionally after a cyberattack.

We know you take pride in having the latest home technologies, like voice-activated devices, home security monitors, and connected cameras. As helpful as these smart systems are, they are also at risk for being hacked. If your home suffers a cyberattack, Chubb's experts will resolve the issue, while your family is kept safe in temporary accommodations like a premium hotel or a rental home in your neighborhood.



We look for ways to do more



We make sure you have comprehensive, not patchwork, protection

We coordinate the solutions you need to respond to digital threats, such as connecting you with experts to perform an assessment of your online networks, partnering with a third-party vendor to coordinate with local law enforcement if your identity is stolen, or replacing stolen personal data and electronic content.



You'll benefit from our focus on prevention and protection

We're committed to offering our clients proactive tools to prevent issues from happening, and reducing the chances that you'll be a victim of cybercrimes. That's why we partner with leaders in cyber monitoring, who offer innovative systems to keep your online network safe.



You won't hear us say, "that's good enough"

We don't stop with checking the box when it comes to industry standards. That's why we were the first in the industry to offer coverage for both cyber disruption and cyberbullying. Our team is constantly monitoring emerging cyberthreats to keep you and your family safe no matter what.

We go above and beyond the services in a standard cyber insurance contract by building solutions that go one step ahead.



With our third party service provider, we safeguard your home network against cyberthreats by password-protecting your wireless networks to create a strong firewall. You can even set smart parental controls to monitor your children's screen time, and pause the network so they only access the Internet with your permission.



Imagine your child is stalked online and receives threatening videos and messages that reference their personal information and places they visited based on their social media activity. Chubb's partners can conduct a cyber vulnerabilities assessment to put essential cybersecurity measures in place.



Let us raise your expectations

Here are just a few reasons why 97% of our clients surveyed would recommend Chubb to a family member or friend.

1 Protect your bank accounts*

Opt in for an additional \$250,000 in coverage, beyond the standard \$10,000 provided in most Masterpiece homeowners' policies, if someone steals money from your financial accounts.

2 Get life back on track*

We offer up to \$250,000 in coverage if cyberbullying leads to wrongful termination, false arrest, wrongful discipline at school, or mental and emotional pain diagnosed by a physician.

3 Prepare with a plan*

We'll cover the cost for you to work with a public relations firm to restore your reputation - for example, if your name is slandered online, or if private photos are leaked and threaten your livelihood.

4 Understand your vulnerabilities

We partner with top online security firms to evaluate your online networks and identify any gaps in your protection, so we can better protect you and your family from online and physical harm.

5 Protect your identity

Experienced fraud specialists will work with you one-on-one to quickly resolve any crisis and clear up fraud, so you can move forward with your life.

6 Protect your digital property

We cover up to \$10,000 for replacing or recreating personal data and electronic content - such as eBooks, software, apps, music and movies - that are lost or stolen from a computer virus or malware.

7 Benefit from vendor discounts

Our network of security vendors offers discounted services to Chubb clients, such as consulting with you on how to secure your network and mobile devices, or recognize signs of online manipulation.



Experience the Chubb difference

At Chubb, we're always looking for ways to do more for our clients. The chart below shows the level of protection you can expect when you're a Chubb client. Work with your independent agent to fill out the right-hand column below to see where you're protected today, and where Chubb can raise your expectations.

	Protection with Chubb	Your protection today
Complimentary access to specialists who can help you resolve identity theft	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If a fraud occurs, our partner vendor will monitor public records databases to make sure you stay protected	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Discounted access to a security firm providing one-on-one assistance to securing your networks	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage to replace or repair your impacted electronic data property or content	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage for allegations of unintentional online libel, slander and invasion of privacy	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cyber Extortion Coverage, which protects against cyberattacks, threats to release personal information, cause failure to personal computer network, or restricted access to personal data, up to a \$25,000 limit	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cyber Financial Loss Coverage for stolen account funds, fraudulent charges, lost salary while resolving your claim, and attorneys' fees, up to a \$250,000 limit	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cyber Personal Protection, including cyberbullying, cyber breach of privacy, and cyberdisruption, up to a \$250,000 limit	<input checked="" type="checkbox"/>	<input type="checkbox"/>

For more information

Please contact your agent or broker or visit

www.chubb.com

Chubb is a premium insurer that specializes in serving successful families and individuals with more to insure. With over a hundred years of experience in 54 countries around the world, Chubb has a history of finding ways to say yes and ways to do more for our clients.

Chubb. Insured.SM

© 2018 Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by U.S. based Chubb underwriting companies. All products may not be available in all states. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued. Chubb Personal Risk Services, P.O. Box 1600, Whitehouse Station, NJ 08889-1600. Form 02-01-0776 (Rev 5/19)