



FAMILY CYBER PROTECTION PROGRAM

FAMILY SAFETY NOW INCLUDES DIGITAL SAFETY

In today's digital age, we are highly reliant on online services for various aspects of our lives and the internet has become an integral part of our daily routine. We are more connected than ever. Cell phones, tablets, desktops, televisions, gaming systems etc. connect us in ways we never imagined. However, this increased online presence also makes us more vulnerable to cyber threats. You and your family are now becoming prime targets for cybercriminals, experiencing higher rates of victimization in areas such as phishing, identity theft, employment scams, and cyberbullying. Criminals can steal passwords, data, money and identities and with that comes not only the financial losses and headaches of restoring data but also the threat of reputational harm.

By understanding the various threats you and your family may encounter and by implementing proactive measures, you can protect yourself and your family from cybercriminals, allowing you and your family to focus on your day to day lives. Through education, awareness, and the adoption of safe online practices, Berkley Canada's Family Cyber Protection Program can empower you and your family to make informed decisions and stay safe in the digital world.

Protect Your Family from Cybercriminals

Berkley Canada has developed a Cyber Protection Program for you and your family. Through this exclusive program, you are provided with cyber insurance coverage, monitoring, and educational services. Under this program, you will not only receive personal cyber insurance cover but also access to an online portal providing comprehensive cyber protection services and support to cyber related incidents.

CONTACT

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ABOUT BERKLEY CANADA

Berkley Canada is the trade name for the Canadian branch of Berkley Insurance Company. As a member of W.R. Berkley Corporation, we provide customers with the resources and stability of a global corporation, with the outstanding customer service and underwriting authority of a local company.

W.R. BERKLEY CORPORATION

Total Assets: **\$33.8 billion USD**

Common Stockholders' Equity:
\$6.7 billion USD

Reserves for Losses and Loss Expenses:
\$17 billion USD

40+ years of casualty market experience

Berkley Canada writes on Berkley Insurance Company paper

Rated A.M. Best A+ and S&P A+

Ranked as a fortune 500 Company since 2019-2023



The Family Cyber Protection Program Consists of two Components:

1: Insurance coverage to reimburse for real-life scenarios including:

- **Extortion Threat** – Threats to steal or release personal information unless demands are met. This will include expenses or ransom paid for threats to create a home network disruption or privacy breach.
- **Social Engineering** – Deception leading to you or a family member willingly transferring money, causing financial loss.
- **Cyber Bullying** – Harassment resulting in coverage for psychiatric services, relocation expenses, tutoring, etc.
- **Identity Threat** – Fraudulent use of your own or a family member living within your household's personal information. Coverage includes legal fees, costs to re-apply for loans or grants, credit reports, etc.
- **System Compromise** – Unauthorized access causing damage to you or a family member living within your household's computer or data. Coverage includes restoration and software replacement.

2: Continuous monitoring, online platform and educational services to prevent an incident from occurring:

- **Identity Management** – Unlimited 24/7 service and support to help minimize damage and resolve identity theft incidents
- **Ransomware management**
 - Diagnosis and implementation of a plan to protect data
 - Access to highly experienced professionals with expertise in information security, data privacy and governance
- **Educational services**
 - Alerts on the latest scams, fraud attempts and ways to prepare
 - Alerts on the latest malware and how to stay safe online
- **Online Platform**
 - Dark Web Monitoring
 - Social Media Monitoring
 - ID Restoration
 - Cyber Security Education Portal
 - Credit Monitoring

Cyber Program Options

Policy Aggregate Limit	Up to \$25,000 available
Retention	\$500 or \$1,000
Social Engineering	Up to \$10,000 available
Cyber Bullying	Up to \$25,000 available
Identity Theft	Up to \$25,000 available
Online Extortion & System Compromise	Up to \$2,500 available
Dark Web Monitoring	✓
Social Media Monitoring	✓
ID Restoration	✓
Educational Portal	✓
Credit Monitoring	Up to two individuals



Cyber Claims Scenarios

Olivia's Locked Resume - Ransomware

Scenario: Olivia's resume was almost complete when a tech support scam infected her computer with malware. The malware encrypted all her files, including her resume and cover letter, demanding a significant ransom to unlock them. With the job posting deadline approaching, Olivia faced the risk of not submitting her information in time, potentially impacting her ability to apply for a job she was working towards.

Cyber Insurance Response: Fortunately, Olivia had a cyber insurance policy that covered ransomware attacks. The program provided immediate access to cybersecurity experts who assessed the situation and determined the best course of action. While paying the ransom was considered, the experts were able to use decryption tools to recover her files, avoiding the need to pay the cybercriminals. The insurance also covered the costs of professional data recovery services.

Richard's Reputation Battle - Cyberbullying

Scenario: Richard became the target of a malicious cyberbullying campaign. Anonymous individuals spread false accusations about him online, severely damaging his reputation and mental health. The situation escalated to the point where Richard felt unsafe and struggled to focus.

Cyber Insurance Response: Richard's cyber insurance included coverage for cyberbullying, providing him with access to psychological support to cope with the emotional distress. The policy also covered temporary relocation expenses for 3 months.

Sarah's Mortgage Scam - Online Fraud/Identity Theft

Scenario: Sarah, fell victim to a mortgage scam. In her quest to secure a mortgage for her newly purchased house, she provided sensitive information to a fraudulent website, which not only stole her identity but she was also deceived into transferring funds from her savings account, funds she had saved for this house.

Cyber Insurance Response: The cyber insurance policy reimbursed her for the financial losses incurred up to the policy limits from the scam. The policy also covered the costs associated with identity restoration services to secure her personal information and prevent further fraudulent activities.