



Cyber Liability

DUAL Cyber provides a comprehensive first- and third-party solution for the needs of a broad spectrum of business to combat today's modern-day threats.



DUAL Cyber provides broad coverage for:

✓ Cyber Attack Expenses

Including:

- Restoration of your computer system to the functionality which existed prior to the attack on your system
- Replace your computer system if it's more feasible
- Data restoration of anything damaged, including personal items such as digital music, video, and photographs

✓ Ransomware Expenses

Including:

- Expert advice to assess and react to a potential or actual extortion event.
- Payment of ransom if necessary, including by you when it wasn't practical for approval
- Coverage for related expenses (restoration, replacement, and data replacement)

✓ Identity Theft Coverage

- Coverage for costs associated with ID Theft, including:
 - Access to a helpline
 - Personal fraud specialist
 - Fraud alerts, security freeze, and other services related to support you

✓ Smart Devices & Wearables

- Costs to restoring your smart devices, including wearables as well as connected home devices
- Support for compromised smart devices, connected home devices as well as wearables to minimize future events

✓ Online Shopping Fraud

- Expenses and support related to fake or fraudulent websites created by third parties in order to get you to purchase goods which will never be delivered to you

✓ Cyber Crime

- Support you by paying the costs of incurred charges, funds transferred, as well as the replacement of your personal documents
- Broad definitions of Cyber Crime include both credit card fraud, as well as phishing schemes that you might fall victim to

✓ Cyber Bullying

- Costs to restoring your smart devices, including wearables as well as connected home devices
- Support for compromised smart devices, connected home devices as well as wearables to minimize future events

In addition to the insurance policy, you'll receive:

Identity Theft Protection Services

Including:

- 24/7/365 Toll Free Victim Response Center
- Dedicated Recovery Advocate
- Personalized Recovery Plan

Property Protection Services

Including:

- Alert Services for:
 - Home Title
 - Property Record Changes
 - Financing Term Changes
 - Identity Theft protection services (above)

Underwriting Contact

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