

Home Cyber Cover



Product	Cover Limits
Executive Plus	£100,000
Executive Home	£50,000

Connected devices such as webcams, thermostats and lighting are everyday household items offering convenience, comfort and peace of mind for their users. For all their obvious benefits, however, for a cybercriminal any such device is a potential point of entry to a home network.

As early adopters of connected technology and with financial resources to steal from, High Net Worth individuals are particularly vulnerable to a cyber-attack. Unfortunately many will have inadequate cyber security arrangements to cover these losses.

What protection does Home Cyber offer?

Following a cyber-attack, Home Cyber cover will protect HNW clients by covering costs associated with rectifying damage to their home systems as well as restoring lost or damaged data, removing viruses and hiring professional consultants to prevent further attacks.

Similarly, if they are a victim of online fraud, hacking, or even cyber ransom, Home Cyber cover will provide protection as well as assistance in putting things right.

Example of how our Home Cyber cover can protect your clients:

Following completion of a renovation project at a Covéa Insurance client's home, an invoice was received requesting payment for replacement windows. Our client was expecting the invoice and full payment was made. Unfortunately, following a breach within the chosen contractors IT security, a hacker was able to gain access and issue falsified invoices detailing an alternative bank account.

Our Home Cyber cover provides protection against financial loss under the Cyber Crime section of the policy and assistance was available to ensure that our client was not left out of pocket.

Cyber crime

Covers costs associated with

- online fraud
- payments to telephone service providers as a result of hacking
- responding to a ransom demand (excludes the payment of a ransom demand)
- assistance in correcting credit records and taking back control of their identity

Home Cyber Helpline & Attack Resolution Service

A telephone helpline service providing advice and support including forensic investigation for a range of issues affecting home systems, such as:

- malware
- computer virus
- hacking

Cyber home systems damage

Covers costs associated with

- investigating
- reconfiguring and rectifying damaged systems
- locating and removing computer viruses
- hiring professional consultants to prevent future hacking or virus transmission

DAS Householdlaw & Cyber Service

Contains a range of guidance on how to protect against digital compromise including best practice, tip sheets and more, providing information on topics such as identity theft and other privacy related concerns.

Please see the terms and conditions for full details of benefits, exclusions and limitations of the policy.