



# 7 Essentials of Family Cyber Protection

## INTRODUCING: FAMILY CYBER PROTECTION™



**Real costs. Real threats.**  
**Your family is 'connected' and the criminals know it.**

We're more connected than ever. Cell phones, tablets, laptops, desktops, television and gaming systems, etc., connect us in ways we never imagined. Criminals know the information accessed by your family is valuable. They can steal passwords, data, money, identities and make life miserable. Even worse than the financial losses and headaches of restoring data is the threat of cyber bullying and reputational harm.

### How We Protect You and Your Family

Family Cyber Protection provides coverage for real-life scenarios that can harm those closest to you:

- 1 EXTORTION THREAT**  
Expenses or ransom paid for threats to create a home network disruption or a privacy breach
- 2 SOCIAL ENGINEERING**  
The intentional misleading of an individual which leads to the insured willingly sending money to a fraudster
- 3 CYBER BULLYING RESPONSE**  
Professional counseling, temporary relocation expenses, tuition expense, tutoring costs
- 4 IDENTITY THEFT**  
Allows carrier partners to consolidate any separately offered ID Theft into this larger / broader endorsement offering
- 5 SYSTEM COMPROMISE**  
Data recovery costs and/or systems restoration needs
- 6 INTERNET CLEAN UP**  
Expenses associated with removing false statements about you on the Internet
- 7 BREACH COSTS**  
Expenses associated with the notification, investigation and monitoring in the event of a Breach

### INNOVATIVE CUSTOM TURNKEY SOLUTIONS

- CYBER LIABILITY
- EMPLOYMENT PRACTICES
- TECHNOLOGY E & O
- NON-PROFIT D & O
- LIQUOR LIABILITY
- MISC. PROFESSIONAL
- CONTRACTOR E & O
- ALLIED HEALTH

Learn more about our customizable products, call **Christopher Ellis, SVP** at **314.518.4314**, or visit **berkleyredirect.com** for more information.



# 10 REASONS YOU NEED FAMILY CYBER PROTECTION™

- 1 YOUR FAMILY IS IMPORTANT**  
Protect your family from an ever growing and real threat.
- 2 MORE CONNECTIONS = MORE RISK**  
The number of connected devices is growing at an unprecedented rate, with the expectation of 34 billion devices connected by 2020, up from 10 billion in 2015.<sup>1</sup>
- 3 EVERYONE IS A TARGET**  
Nearly half of American Adults have had their personal details compromised in a breach.<sup>2</sup>
- 4 BE PREPARED**  
A United Nations study found that cybercrime affects up to 17% of the online population while traditional burglary/robbery affects only 5% of the population.<sup>3</sup>
- 5 THE THREAT IS REAL**  
The FBI has received over 3.4 million complaints since 2010 regarding personal scams.<sup>4</sup>
- 6 IT CAN HAPPEN TO ANYONE**  
According to the Cyberbullying Research Center, over one third of young people have experienced cyber bullying.<sup>5</sup>
- 7 CHECK YOUR INBOX**  
Over 294 billion emails are sent each day and 90% of all email is SPAM and Viruses. Clicking an email link accounted for 88% of all phishing.<sup>6</sup>
- 8 PAY UP**  
Incidents of extortion have increased dramatically prompting the FBI to release a warning in June 2016, noting the average cost of \$250 to \$1,200.<sup>7</sup>
- 9 REAL DOLLARS**  
The average internet crime loss costs \$3,718.<sup>8</sup>
- 10 PASSWORD PROTECTED?**  
According to the 2016 Verizon Data Breach Investigations Report, 63% of confirmed data breaches involved weak, default or stolen passwords.<sup>9</sup>



Learn more about our custom solutions.  
Contact us at [berkleyredirect.com](http://berkleyredirect.com)

**FOCUSED. COLLABORATIVE. INNOVATIVE.**

A.M. Best's Rated A+ XV

Not all products and services are available in every jurisdiction, and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.  
Sources: 1) <http://www.businessinsider.com/how-the-internet-of-things-market-will-grow-2014-10>; 2) <http://www.cbs.com/shows/csi-cyber/news/1003888/these-cybercrime-statistics-will-make-you-think-twice-about-your-password-where-s-the-csi-cyber-team-when-you-need-them-/>; 3) [http://www.unodc.org/documents/organized-crime/UNODC\\_CCPCJ\\_EG.4\\_2013/CYBER\\_CRIME\\_STUDY\\_210213.pdf](http://www.unodc.org/documents/organized-crime/UNODC_CCPCJ_EG.4_2013/CYBER_CRIME_STUDY_210213.pdf); 4) 2015 FBI Internet Crime Report; 5) <http://cyberbullying.org/2015-data>; 6) <http://www.social-engineer.org/social-engineering/social-engineering-infographic/>; 7) <https://www.ic3.gov/media/2016/160601.aspx>; 8) 2015 FBI Internet Crime Report; 9) Verizon 2016 Data Breach Investigations Report