**Cyber Protection Coverage**

FAQ’s: External

# Background

Cyber Protection Coverage is an enhancement to our home programs. Similar to ID Theft and Service Line, the coverage is provided through a third-party partnership.

# Questions

## What is Cyber Protection Coverage?

This is a first party coverage that applies for Cyber Crime, Data Recovery and System Restoration, Cyber Bullying, Cyber Extortion, Breach Notification Costs and Cyber Protection Legal Expense and Damages Reimbursement. Legal Expense and Damage Reimbursement coverage applies to certain expenses incurred by the insured in defending a lawsuit alleging liability for a covered privacy or security breach.

## What are some claim examples?

Cyber Crime: A woman received an email stating that her credit card payment was overdue and must be paid immediately. Believing that the email was from her credit card company, she clicked the link and issued the payment before realizing that the email was fraudulent. Cyber Crime Coverage would cover the financial loss incurred because of this transaction.

Data Recovery and System Restoration: A woman went to a coffee shop to meet a friend and share photos from a recent vacation. She connected her tablet to the coffee shop’s Wi-Fi and downloaded and installed a photo viewing app. Along with the photo viewing app, she unknowingly downloaded a virus. As she launched the photo app, her tablet froze. When she restarted the tablet and launched the photo app, her photos had been deleted. Data Recovery and System Restoration Coverage would cover the cost of a computer system service provider to remove the virus, reconfigure the tablet, and restore the photos.

Cyber Bullying: Two neighbors had a dispute. Shortly thereafter, Neighbor A began sending harassing emails to Neighbor B as well as Neighbor B’s family and friends. Neighbor A later posted multiple derogatory messages about Neighbor B along with Neighbor B’s home phone number and address, in a local online chat group and on social media. Neighbor B’s family received angry messages and phone calls and feared for their personal safety. Cyber Bullying Coverage would cover the cost to temporarily relocate Neighbor B’s family.

Cyber Extortion: A man downloads an app to watch a movie on his iPad. Halfway through the movie, the iPad froze and a screen appeared demanding a ransom be paid to restore functionality. Cyber Extortion Coverage would cover the ransom paid and costs associated with removing the ransomware.

Breach Notification Costs: While starting up a new animal rescue non-profit, the organizer creates a database of donors which includes names, birthdates, addresses and credit card information. During a weekend trip, she loses her smart phone, which is connected to her cloud-based storage, including the database. The organizer notifies every donor on the list of the data breach and offers to pay for one year of credit monitoring. Breach Notification Costs Coverage would cover the notification and credit monitoring costs arising from the breach of personal data entrusted to the insured in the course of her activities as a non-profit organizer.

## What types of devices could give rise to incidents covered by this endorsement?

This coverage applies to incidents arising from the use of any device that can send and receive data and is connected to the internet. This includes smart televisions, tablets, computers, smartphones and smart appliances.

## How does Cyber Protection Coverage differ from Cyberbullying coverage provided in Westfield’s home forms?

Cyber Protection Coverage is a first party coverage and applies to losses directly impacting the insured. Cyberbullying coverage is a third-party coverage, providing limited liability coverage for loss caused by the insured.

## How can I request the incidental business coverage option?

Cyber Protection Coverage excludes coverage for activities related to an insured’s business; however, when Permitted Incidental Occupancies – Residence Premises (HO 0442) is endorsed, the exclusion under Cyber Protection Coverage no longer applies.

## Is there a waiting period for coverage?

No, coverage applies on a claims-made and/or event discovered and reported basis. This means coverage applies to claims made and reported during the endorsement period as defined in the policy.

## Who does the customer contact if there is a claim?

The customer should contact Westfield Claims, who will coordinate the claim with our partner(s). Because there is potential for a loss to have both Cyber Protection Coverage and ID Theft impacted, centralizing notification through Westfield will ensure prompt service.

## What is Cyber Protection Plus Coverage?

Cyber Protection Plus is a way to provide more value to customers by combining the selection of Identity Theft with Cyber Protection at a lower total premium than the cost of each individual endorsement. Identity Theft is a $35 premium and Cyber Protection (without Incidental Business) is $25. The customer saves $10 by bundling these two coverages.

## When can this endorsement be added to policies?

We will be introducing this coverage for West Virginia risks March 2020. All Wespak Estate (WNE) and Estatepak (HEP) policies will renew with Cyber Protection Coverage based on the implementation date for each risk state.

For risk locations in Indiana, Iowa, Kentucky, Ohio and Tennessee, Wespak (WNP) and Homeowner policies (HOP, OFH) will renew with Cyber Protection Coverage if the policy currently has Identify Theft endorsed (Cyber Protection Plus Coverage); however, the customer has the option to retain ID Theft only by submitting an endorsement to remove Cyber Protection Coverage.

Coverage may be added to new business and endorsed to existing policies *if the policy term is effective on or after the dates selected for the individual state*. Please reference state homeowner manuals for new business and renewal effective dates.

## Can my agency request coverage be added automatically for existing customers?

In states where automatic coverage additions are acceptable, contact your underwriter. This option is not available for risk locations in Illinois, Michigan, Minnesota or Pennsylvania.

# WesCom Changes

# Cyber Protection and Cyber Protection Plus will be available on the Option Coverages tab. If Cyber Protection Plus is selected, Identity Theft and Cyber Protection will both automatically be checked. Identity Theft or Cyber Projection only may be selected by removing the check next to Cyber Protection Plus and selecting the single coverage desired.

#

#

The coverage selected will display on Quote Summary and Application Details under the Liability Coverages. If Cyber Protection Plus is selected, the limits associated with both Identify Theft and Cyber Protection will display.

 

#

©2020 Westfield. All Rights Reserved.

 Westfield is a trade name and registered trademark of Ohio Farmers Insurance Company, providing insurance and related services.

The information contained herein is provided solely as a general overview of products and services offered by Westfield and does not replace the terms and conditions of your actual policy language. This information is not to be considered a firm offer to sell insurance and does not constitute a binding contract. All applications for insurance are subject to normal underwriting standards and guidelines applicable to a risk. For more information on coverages and limits, please contact your Westfield agent. Westfield reserves the right to change any of the terms and conditions or the availability of products and services. Products and services may not be available in all states.