



CHUBB®

Insuring your
online world, even
when you're offline

Masterpiece®
Cyber Protection

Protect your online information from being an open network

Stay ahead of cyber risks in an evolving digital world.

Every day, we take steps to protect ourselves and our families from the unexpected. And when it comes to insurance, we often focus on our home and cars. But it can be just as important to protect yourself from online threats.

With all the ways technology has enhanced our lives, Chubb aims to provide clients with comprehensive cyber protection that can help you avoid the lasting impact of emerging cyber concerns, such as identity theft, hacking, phishing attacks, cyberstalking, online harassment, and cyberbullying.

At Chubb, we understand the complexity of cyber threats and offer a broad range of insurance products that can help keep you and your family safe from those threats. With Masterpiece Cyber Protection, you can stay ahead of cyber risks in an evolving digital world.

From office to home and everywhere in between, the “online you” is still the you we’re here to protect.

At Chubb, you’re more than a claim. You’re our client.SM

We look for ways to say yes.SM

If you experience a claim, we make sure you’re made whole again quickly.

We look for ways to do more.SM

We provide comprehensive protection to suit your unique needs, and work to prevent issues from happening in the first place.

We protect our clients in an evolving cyber landscape



How prepared are you to respond to a cybersecurity threat? Beyond your homeowners' policy, our Cyber Protection policy takes your protection to the next level.

With online crime on the rise, simple activities, like checking email on your smartphone or letting your kids download apps on their tablets, could expose your personal data.

Our team monitors developments in technology and fraud to ensure our products keep pace with emerging risks. Our cyber protection complements your Chubb homeowners' policy by providing coverage for more types of cybercrimes.

With a Masterpiece homeowners policy, you benefit from:

- **Digital content coverage:** Replace or repair electronic data property that has been damaged as a result of a computer virus or a harmful code.
- **Unauthorized charge reimbursements:** Protect your personal accounts from fraudulent charges made without your authorization.
- **Identity access management:** Receive individualized assistance with identity theft occurrences from experienced fraud specialists, including a comprehensive case file for investigative and claims purposes.
- **Document recovery:** Retrieve, replace or recreate lost or destroyed legal, financial or personal identification documents.
- **Lawsuit protection:** Coverage for allegations of unintentional online libel, slander or invasion of privacy may be provided.

With Masterpiece Cyber Protection, you receive even more benefits:

- **Social engineering fraud:** Replace personal account funds if you were misled into transferring funds to an illegitimate person or organization.
- **Cyber extortion and ransomware:** Protect against threats to release your personal information, restricted access to personal data, and destruction of your personal network.
- **Cyber financial loss:** Replace account funds from a cyberattack and related expenses.
- **Cyberbullying:** Receive assistance if online harassment results in wrongful termination, wrongful discipline from school, or debilitating emotional impact.
- **Cyber disruption:** Get help if a cyberattack prohibits you from accessing your home or interrupts a small business you operate from your home.
- **Cyber breach of privacy:** Obtain aid dealing with theft, loss or unauthorized access to personal data, which results in defamation of character, or compromises your physical security.

We look for ways to say yes

With Cyber Protection, our team can help you get your life back on track after a cyberattack.



Our partnerships with third-party service providers can proactively protect you from cyber risks and help minimize your losses if the unexpected happens.



We'll do what's right for you

Restoring your online identity after a cyberattack can be a lengthy and emotional process. That's why we do what's right for you, like reimbursing expenses you incur to replace lost or stolen digital property, or ensuring your family has a place to go if a cyberattack makes your house uninhabitable.



You get easy access to qualified specialists who will advocate for you

Our team can help you evaluate your cyber vulnerabilities, understand how and when to respond to ransomware, and clean up your identity after fraudulent activity. We may also cover the cost to hire public relations, legal, and digital forensic firms to help you recover from cybercrimes.



We'll make you whole again

Should the unexpected happen, we'll help repair your financial and emotional peace of mind. That means replacing stolen money from your account and covering fraudulent credit card charges or money lost from social engineering or a ransomware attack. It also means making sure you and your family have the resources you need to recover emotionally after a cyberattack.

Imagine that you get an email from your bank that looks authentic. It states that, due to unauthorized attempts to use your accounts, you need to verify your information by clicking on the link or your account will be locked. However, if you click the link, bad actors will gain access to your personal information and bank funds. This is known as phishing and is one of the most common types of cybercrime. If you become a victim of phishing that results in theft of your personal account funds, your Chubb cyber coverage may reimburse you for non-recoverable funds and other related expenses.



We look for ways to do more



We make sure you have comprehensive, not patchwork, protection

We coordinate the solutions you need to respond to digital threats, such as connecting you with experts to perform an assessment of your online networks, partnering with a third-party vendor to coordinate with local law enforcement if your identity is stolen, or replacing stolen personal data and electronic content.



You'll benefit from our focus on prevention and protection

We're committed to offering our clients proactive tools to prevent issues from happening, and reducing the chances that you'll be a victim of cybercrimes. That's why we partner with leaders in cyber monitoring who offer innovative systems to keep your online network safe.



You won't hear us say, "that's good enough"

We don't stop with checking the box when it comes to industry standards. That's why we were the first in the industry to offer coverage for both cyber disruption and cyberbullying. Our team is constantly monitoring emerging cyberthreats to keep you and your family safe no matter what.

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to an actual claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

We go above and beyond the services in a standard cyber insurance contract by building solutions that go one step ahead.



With our third party service provider, we safeguard your home network against cyberthreats by password-protecting your wireless networks to create a strong firewall. You can even set smart parental controls to monitor your children's screen time and pause the network so they only access the Internet with your permission.



Let's say you are working with a general contractor to remodel your kitchen and bathrooms. One day, you receive an email that looks like it's coming from your contractor, stating that your next payment must be wired to a different bank account before work can begin. What this email doesn't say is that it is from a cybercriminal, and you would be wiring funds to them, not your contractor. If you lost money due to a social engineering scam, your Chubb cyber coverage may reimburse you for those lost funds.

Let us raise your expectations

Here are just a few reasons why 97% of our clients surveyed would recommend Chubb to a family member or friend.

1 Take control after being deceived*

You can get up to \$50,000 in coverage to protect against social engineering scams.

2 Protect your bank accounts*

Opt in for an additional \$500,000 in coverage, beyond the standard \$10,000 provided in most Masterpiece homeowners' policies, if someone steals money from your financial accounts.

3 Get life back on track*

We offer up to \$500,000 in coverage if cyberbullying leads to wrongful termination, false arrest, wrongful discipline at school, or mental and emotional pain diagnosed by a physician.

4 Prepare with a plan*

We'll cover the cost for you to work with a public relations firm to restore your reputation - for example, if your name is slandered online, or if private photos are leaked and threaten your livelihood.

5 Understand your vulnerabilities

We partner with top online security firms to evaluate your online networks and identify any gaps in your protection, so we can better protect you and your family from online and physical harm.

6 Protect your identity

Experienced fraud specialists will work with you one-on-one to quickly resolve any crisis and clear up fraud, so you can move forward with your life.

7 Protect your digital property

We cover up to \$10,000 for replacing or recreating personal data and electronic content - such as ebooks, software, apps, music and movies - that are lost or stolen due to a computer virus or malware.

8 Benefit from vendor discounts

Our network of security vendors offers discounted services to Chubb clients, such as consulting with you on how to secure your network and mobile devices, or recognize signs of online manipulation.



Experience the Chubb difference

At Chubb, we're always looking for ways to do more for our clients. The chart below shows the level of protection you can expect when you're a Chubb client. Work with your independent agent to fill out the right-hand column below to see where you're protected today, and where Chubb can raise your expectations.

	Protection with Chubb	Your protection today
If you've been deceived, we'll reimburse you the money you lost	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Complimentary access to specialists who can help you resolve identity theft	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If a fraud occurs, our partner vendor will monitor public records databases to make sure you stay protected	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Discounted access to a security firm providing one-on-one assistance to securing your networks	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage to replace or repair your impacted electronic data property or content	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage for allegations of unintentional online libel, slander and invasion of privacy	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cyber Extortion Coverage, which protects against cyberattacks, threats to release personal information, cause failure to a personal computer network, or restricted access to personal data, up to a \$50,000 limit	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cyber Financial Loss Coverage for stolen account funds, fraudulent charges, lost salary while resolving your claim, and attorneys' fees, up to a \$500,000 limit	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cyber Personal Protection, including cyberbullying, cyber breach of privacy, and cyberdisruption, up to a \$500,000 limit	<input checked="" type="checkbox"/>	<input type="checkbox"/>

For more information

Please contact your agent or broker or visit

[chubb.com](https://www.chubb.com)

Chubb is a premium insurer that specializes in serving successful families and individuals with more to insure. With over a hundred years of experience in 54 countries around the world, Chubb has a history of finding ways to say yes and ways to do more for our clients.

Social engineering coverage is not available in all states.

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