



FREQUENTLY ASKED QUESTIONS

Powerful cyber defense services to protect your policyholder's good name.

COVERAGES INCLUDE:

- **Online Extortion.** Expenses and ransom paid for threats to cause a network disruption.
- **Cyber Bullying Response.** Costs for counseling, tutoring, temporary relocation, tuition expense.
- **Identity Theft.** Costs and help in reclaiming your policyholder's identity.
- **System Compromise.** Data recovery and system restoration needs.
- **Internet Clean Up.** Expenses associated with removing false statements on the internet.
- **Breach Cost.** Costs associated with notification, investigation, and monitoring a breach.
- **Social Engineering.** Costs that arise from the intentional misleading of an individual which leads to the insured willingly sending money to a fraudster.

Q1: Why does my policyholder need cyber defense services?

A1: The most valuable asset to any family is their good name – and thieves, hackers, and online con artists will employ and evolve tactics, bringing a variety of online risks to policyholders, including:

- Online Extortion/Ransomware • Cyberbullying • Identity Theft
- System Compromise • Data Breach

Offering cyber defense services to your policyholders provides a layer to protect their good name.

Q2: How can policyholders access cyber defense services through Cyberscout?

A2: Policyholders can access cyber defense services through Cyberscout, A TransUnion Brand, the first online marketplace for identity management, privacy and cyber security education, products, and services. Once a policyholder registers for Cyberscout, they'll have 24/7 access to a variety of cyber defense services.

Q3: How does this offering help me?

- A3:
- Grow your business by attracting new policyholders and retaining existing ones.
 - Reinforce your role as a trusted advisor with solutions to growing cyber risks.
 - Minimize E&O exposures.

Q4: What coverages and services are included?

A4: Policyholders can take advantage of a variety of cyber defense services with a default coverage limit of \$15,000, \$1,000 deductible.

THINK YOUR POLICYHOLDER MAY BE A VICTIM?

Instruct the policyholder to connect with an expert by accessing myidentity.cyberscout.com/mnodakpl

SERVICES INCLUDE:

Identity Management

- Provides unlimited 24/7 service and support to help minimize damage and resolve identity theft incidents.

Ransomware

- Diagnose the issue and implement a plan to protect data.
- Get access to highly experienced professionals with deep expertise in information security, data privacy and governance.
- Receive customized ransomware risk assessment and prevention services.

Breach Protection

- Investigation of a breach and corresponding legal requirements.
- Notification services to alert anyone affected by a breach.

Educational Services

- Alerts on the latest scams, fraud attempts and ways to prepare.
- Alerts on the latest malware and how to stay safe online.

Cyberscout Claims

- Personalized handling of any cyber liability claim.

Q5: What makes our cyber defense offering unique?

A5: The landscape of the cyber security coverage has significantly changed over recent times allowing us to quickly deliver a robust solution to a demanding need of our policyholders. Our partnership with Cyberscout as a premier provider of identity management, data breach, and cyber services, coupled with our new cyber coverages provide our insureds a comprehensive suite of tools and financial security where other carriers fall short. Our cyber defense solutions offer:

- World-class customer service with over a 99% satisfaction rate.
- 24/7 access to a team of experts, including fraud specialists, investigators, and data privacy consultants.
- Access to a self-service portal where policyholders can educate themselves on how to better protect their identity and their family's good name, as well as access to additional online tools that can continually strengthen their cyber defenses.
- Appropriate coverages to assist policyholders during times of need and provide them with a greater sense of security through a trusted advisor.

Q6: In the event of a cyber claim, what coverage is available?

Coverage	Limit of Insurace	Deductible
Family Cyber Protection Aggregate Limit	\$15,000	\$1,000
Online Extortion	All coverages are a part of the Family Cyber Protection Aggregate Limit	*Online Extortion and System Compromise Coverages are subject to a \$2,500 combined sublimit
Cyber Bullying		
Identity Theft		
System Compromise		
Internet Clean Up		
Breach Costs		

* Optional Limit of \$25,000; and a \$500 deductible

REGISTRATION IS EASY!

How do policyholders register and access cyber defense services on Cyberscout?

Policyholders will find the user experience at Cyberscout to be intuitive and hassle-free.

They follow these easy steps:

1. Visit myidentity.cyberscout.com/mnodakpl and click "Enter your access code"
2. Enter Access Code: **NDKIDF12323** and complete the registration form

THINK YOUR POLICYHOLDER MAY BE A VICTIM?

Instruct the policyholder to connect with an expert by accessing myidentity.cyberscout.com/mnodakpl

Powered by:

