



As our lives get more connected, we need to be better protected.

Cyber criminals are becoming more aggressive and their attacks are more sophisticated. From email scams, to cyber bullying, to medical identity theft and tax fraud, cyber threats to consumers are growing in size and complexity. Now your personal lines policies can be enhanced to keep pace with these cyber risks.

Introducing Personal CyberPlus from NAS

Personal CyberPlus is designed as an add-on product to augment your personal lines policies with robust cyber protection and unmatched claims expertise.

NAS' Personal CyberPlus protects policyholders and their family members in the following ways:

1. Identity Theft Expenses

Expenses incurred because of identity theft, including lost wages, daycare or eldercare costs and travel expenses incurred in seeking resolution and identity restoration.

2. Credit Card Fraud, Forgery, Wire Transfer Fraud

Financial loss and expenses incurred due to credit fraud, forgery or wire transfer fraud, including the use of stolen personal information to initiate a fraudulent wire transfer.

3. Cyber Extortion

Ransom monies and associated costs and expenses incurred due to a cyber extortion threat, including ransomware, to release or destroy personal data.

4. Cyber Bullying

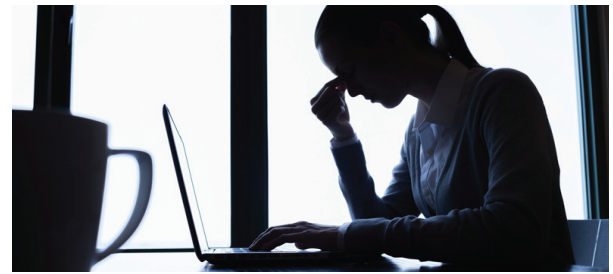
Expenses incurred as a victim of cyber bullying, including the cost to seek counseling, childcare or caregiver expenses, temporary relocation, and lost wages. Coverage also included for temporary tutoring expenses, unreimbursed tuition, or increase in tuition, if the victim is a minor and cannot return to school because of cyber bullying.

5. Breach Notification Costs

Breach notification and credit monitoring costs incurred when the personal data of others is stolen, lost or exposed while entrusted to the policyholder.

6. Cyber Protection Legal Expense Reimbursement

Legal expenses incurred in lawsuits brought against the insured alleging liability for cyber bullying or privacy breaches.



Risk Scenarios

Cyber Extortion

One evening, a man downloaded an app to watch a movie on his iPad. Half-way through the movie, the iPad froze and a screen appeared demanding that a ransom be paid in order to restore functionality.

Personal CyberPlus would cover the ransom paid and costs associated with removing the ransomware.

Cyber Bullying

A private high school junior is harassed by a group of her peers when they post unflattering photos of her on their social media accounts and tweet numerous jokes at her expense. The student and her parents made several attempts to have the photos and tweets removed from the internet, but they had been shared and reposted by other students too many times. The student was forced to leave school due to the intimidation and emotional distress resulting from the cyber bullying.

Personal CyberPlus would reimburse the family's cost to seek counseling and any tuition that is not reimbursed by the school.

Rely on NAS' Cyber Claims Expertise

Our expert claims personnel have handled thousands of cyber claims. We provide a dedicated claims specialist, who pays careful consideration to the needs of each insured, with the common goal of reaching a successful resolution.

For more information, contact:

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