Privsy Personal Cyber Insurance

Cyber Risks Evolve, Shouldn't your Coverage?
Families are more connected than ever before. The average American household contains five smartphones. One in five households has more than ten connected devices.

While so much convenience and connectivity can be beneficial, there are downsides that arise from having more vulnerabilities and risks to cyber incidents, both accidental and malicious.

Privsy's goal is to mitigate cyber risks by continuing to:

1) **Prevent** cyber incidents from happening in the first place by utilizing best practices and technologies;
2) **Protect** your financial risks from being hacked by realizing that there are no guarantees, which makes insurance coverage essential;
3) **Respond** when an incident occurs to minimize the damage and financial loss, and to help getting back on track as quickly as possible.

Cyber Insurance Coverage Summary
Today's cyber risks support the need for more up-to-date coverages. Privsy is a licensed insurance intermediary operating in all states as a P/C program administrator insurance provider. We help brokers

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.

Cyber Crime, Credit Card Fraud, and Forgery
Financial loss and expenses incurred due to credit fraud, forgery or cyber crime, including the use of stolen personal information to initiate a fraudulent wire transfer.

Cyber Extortion
Ransom monies and associated costs and expenses incurred due to a cyber extortion threat, including ransomware.

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.

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.

Data Recovery and System Restoration
Data recovery expenses and system restoration costs incurred as a result of a cyber attack.

Cyber Protection Third Party Claims
Legal expenses and damages incurred in lawsuits alleging liability for cyber bullying or privacy breaches.

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