

Personal and Household
Cyber Protection Insurance



**Keeping you
and your
employees
cybersafe.**



There are no good stories from those who have experienced being hacked or cyber bullied. Mobiles, laptops and other personal devices are incredibly vulnerable to cyberattacks.

With Delta's Personal and Household Cyber insurance, we help you to bounce back after a cyberattack, and help you to prevent it happening in the first place.

Our IT specialists assist you with your device and home network to remedy any vulnerabilities that cyber criminals can exploit. The DynaRisk dark web monitoring tool gives you a step-by-step guide to improving the cyber security of you and your family. If you fall victim to an attack, our specialist claims partner, CyberScout will support you to get back up and running.


Businesses will significantly improve their corporate risk by investing in Percy for their employees, as staff become more engaged, cyber savvy, aware of the risks, and learn how to spot phishing and other common scams.

The First Personal Cyber Insurance in New Zealand


- › Free IT consultation service
- › Protects your devices, identity & finances
- › Not traditional insurance
- › Includes the DynaRisk cyber protection tool


STATISTICS

Cyber Crime


 **86%** of global consumers have been a victim of **ID fraud**.


1.3 m  New Zealanders experienced **cybercrime** in 2019 alone.

 **30%** of New Zealanders have lost money from **cybercrime**.

 **37%** of young New Zealanders have been **bullied online**.

Identity Theft

 **89%** of New Zealanders want to do more to protect their **privacy**.

 **Identity crime**, including creating **false identities**, is estimated to cost the New Zealand economy

\$209m every year*

*Source: Department of Internal Affairs

67% of New Zealanders have no idea what to do if their identity was **stolen**.

*Source: The 2019 Norton LifeLock Cyber Safety Insights Report (March 2020)



1. FREE IT CONSULTATION

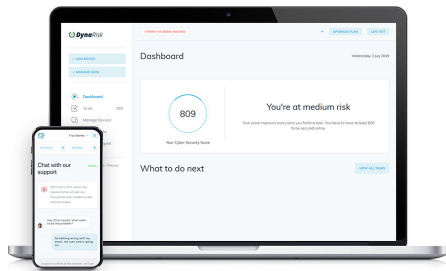
How do I get a personalised 'cyber health check' for my home network?

We provide access to free advice from our approved IT Consultant on best practice security and computer set up relating to your home network.

2. DYNARISK MANAGEMENT

What can I do to prevent a cyber attack in the first place?

We provide Dynarisk's Ultimate level of cyber protection, giving you the tools to assess your current risk with a personal cyber security score. You will be able to monitor credit cards and your family's personal devices and emails, and receive personalised to-do actions to improve your household's cyber security while DynaRisk continues scanning for vulnerabilities and identifying any data breaches.



3. IDENTITY THEFT

What happens if my personal information is stolen?

We cover the professional services expenses, personal direct expenses and credit monitoring services necessary to reverse the consequences of suffering an identity theft.

4. DATA LOSS RECOVERY

What if a cyber criminal corrupts my photos or data?

We cover the costs to restore personal information or digital assets where they are corrupted, deleted or destroyed as a direct result of any unauthorised access or a breach of network security.

5. CONNECTED HOME DEVICE ATTACK PROTECTION

What if one of my personal smart devices are exposed to an attack?

We cover the costs incurred to repair or replace computer hardware that has been corrupted or destroyed due to unauthorised access or a breach of your personal network security.

6. CYBER EXTORTION PROTECTION

What do I do if someone holds my data for ransom?

We cover the network extortion expenses for services to avoid, defend, or resolve a network extortion, including any ransom.

7. UNAUTHORISED ONLINE TRANSACTIONS

What if I have detected unauthorised transactions and my bank won't reimburse me?

We cover unauthorised online transactions and unauthorised mobile banking app transactions from your personal bank accounts.

8. ONLINE SHOPPING FRAUD

What happens if I get scammed by a fake website and my goods are never sent?

We cover your loss of funds if a third party has used a fake or fraudulent website to induce you into purchasing goods that were never delivered to you.

All claims under this section must first be evaluated by our expert service provider, CyberScout, to determine whether you or a third party is accountable for the loss.

9. CYBER BULLYING

What support can I get if someone in my household is the target of cyber bullying?

Contact our expert service provider, CyberScout, to confirm this is a Cyber Bullying Event, then we will cover you for the reasonable expenses you incur. This includes up to 15 hours of psychiatric services, professional digital forensic analysis to aid in the prosecution of the event, or professional cyber security consultant services. The maximum we will pay is \$25,000.

DYNARISK CYBER PROTECTION

The DynaRisk Ultimate plan provides vulnerability and breach scanning for 10 household devices, 10 emails, and monitoring of credit cards and phone numbers.



Cyber Security Score

Similar to a credit score, DynaRisk's Cyber Security Score indicates how safe you are online by assessing over 70 personal risk factors. It's simple - the higher your score, the safer you are.

Personalised Improvement Plan

A personalised dashboard with your Cyber Security Score, a list of tailored actions designed to help improve your online safety.

Data breach monitoring

DynaRisk's intelligence team recovered over 882 million breached and leaked data records in the 2nd quarter of 2020 alone. They constantly monitor the Dark Web and will notify you immediately if they discover your personal data has been compromised and advise you of next steps.

Cyber security threat alert & education

Training on how to spot phishing scams, educational emails about the latest cyber threats and alerts when a new breach or threat has been discovered.

WHEN YOU'VE BEEN A VICTIM OF AN ATTACK

CyberScout is a global award-winning cyber triage service with 45 million individuals covered across 45 countries.



They provide a 24/7 cyber helpline with proactive advice and incident remediation. They will resolve issues, notify authorities, liaise with banks, file reports, secure accounts, implement multi-factor authentication, determine if computer backups are available, document evidence and assist you throughout your claim.



Extortion and Reputational damage



System and Data Compromise



Identity Theft Fraud



Financial Fraud and Loss



Online Retail Fraud



Ransomware



Liability Exposure

TWO LEVELS OF COVER FOR YOU & YOUR EMPLOYEES

Cover	Base	Premium	Excess
Free IT Consultation	✓	✓	N/A
Dynarisk Risk Ultimate Plan	✓	✓	N/A
Identity Theft	✓	✓	NIL
Data Loss Recovery	✓	✓	\$100
Connected Home Device	✓	✓	\$100
Network Extortion Protection	✓	✓	\$100
Mobile Banking Protection	✓	✓	\$100
Unauthorised Online Transactions	✓	✓	\$100
Online Shopping Fraud	✓	✓	\$100
Cyber bullying (\$25,000)	-	✓	\$100
Total sum insured	\$25,000	\$50,000	-