



# Keeping you and your employees cybersafe.

Home networks and personal devices are extremely vulnerable to cyberattacks, especially as the correct settings, backups and anti-virus software are often compromised by human error. We can minimise your exposure with a tool that scans the dark web for breaches of your data, monitors your family's devices, generates your cyber risk score and a personalised preventative action plan.

This is an ideal solution for businesses as it ensures holistic cyber risk mitigation, as well as an innovative employee benefit. Personal Cyber cover is an obvious value-add for domestic customers worried about hacking and ransoms, as it closes the gap between today's risks and the traditional coverage of a home and contents policy.

## The First Personal Cyber Insurance in New Zealand

- › Free IT consultation service.
- › Protects your devices, identity & finances.

- › Not traditional insurance.
- › Includes the Dynarisk 'Ultimate' 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)

### FEATURES

#### Free IT Consultation

You can book a time for an IT technician to call you at home and assess the security of your home network via remote access on your PC.

#### Identity Theft

Covers professional and personal direct expenses and credit monitoring.

#### Connected Home Device

Covers the cost to repair or replace computer hardware & smart appliances.

#### Data Loss Recovery

Covers expenses to restore personal information or digital assets.

#### Cyber Extortion Protection

Pays for expenses and ransom.

#### Online Shopping Fraud

Covers your financial loss from unauthorised use.

#### Cyber Bullying

Covers you for psychiatric services, professional digital forensic analysis to aid in prosecution and professional cyber security consultant services.

#### Specialised Claims Support

You have access to our specialised expertise at claim time.

## 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
<b>Total sum insured</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>-</b>