



# Personal and Household Cyber Protection Insurance

Home networks and personal devices are extremely vulnerable to cyber-attacks, especially as the correct settings, back-ups 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.

## STATISTICS

### CYBER CRIME

**59%** of New Zealanders have been a victim a cybercrime

**1.3 million**

New Zealanders experienced cybercrime in 2019 alone



**30%**

of New Zealanders have lost money from cyber crime

### 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

**\$209 million 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 NortonLifeLock Cyber Safety Insights Report (March 2020)

## BENEFITS

### The first personal cyber insurance in New Zealand

- No excess
- Protects your devices, identity & finances
- Free IT consultation service
- Includes the cyber protection tool Dynarisk
- Not traditional insurance



## FEATURES

### Free IT Consultation

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

### DynaRisk Cyber Protection

Determines your personal security score, scans for vulnerabilities & data breaches

### Identity Protection

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

### Network Extortion Protection

Pays for expenses and ransom

### Unauthorised Online Transactions

Covers your financial loss from unauthorised use

### Mobile Banking Protection

Covers financial loss from your mobile banking app following the loss or theft of your mobile device

### Specialised claims support

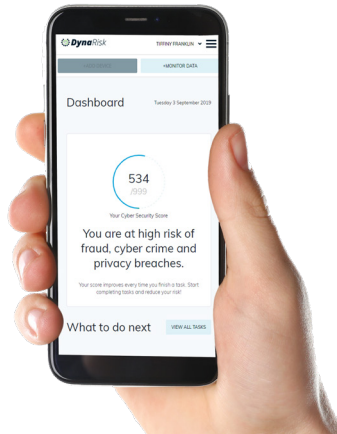
You have access to our specialised expertise at claim time



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## 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.

### 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.

### Personalised improvement plan

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

### 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.



## THREE LEVELS OF COVER FOR YOU & YOUR FAMILY

Cover	Standard	Family	VIP
Free IT Consultation	✓	✓	✓
Dynarisk Risk Ultimate Plan	✓	✓	✓
Identity Protection	✓	✓	✓
Data Loss Recovery	✓	✓	✓
Connected Home Device	✓	✓	✓
Network Extortion Protection	-	✓	✓
Mobile Banking Protection	-	-	✓
Unauthorised Online Transactions	-	-	✓