

EVERYTHING YOU NEED TO KNOW ABOUT **PROTECTING YOUR HOME AND FAMILY FROM CYBERCRIME**

As a homeowner, one of your toughest jobs is keeping your property, belongings, and family members safe. While you may have already put many security measures in place, don't overlook one of the most vulnerable areas of your home—your Wi-Fi network and any devices connected to it. Cyberattacks on personal computers, cell phones, and entertainment systems, as well as smart appliances, lights, thermostats, and even children's digital toys, are increasing at an alarming rate.

ARE YOU PROTECTED FROM SOME OF TODAY'S MOST COMMON PERSONAL CYBERATTACKS?

Fraud losses up

13%

between 2019 and 2020

Consumers were hit with

\$3.5 billion

in losses due to fraud in 2019

Account takeovers were up

72%

in 2019 over 2018

From 2008 to 2019, there were

10 billion+

personal records stolen

Overall

59% of U.S. teens

have been bullied or harassed online






DID YOU KNOW?

If you are the victim of online or Internet-enabled crime, you should file a report with the FBI's Internet Crime Complaint Center as soon as possible. Crime reports are used for investigative and intelligence purposes. Rapid reporting can also help support the recovery of stolen funds. Please visit ic3.gov for more information, including tips and data about current crime trends.

A HOME CYBER PROTECTION ENDORSEMENT ADDS A CRITICAL LAYER OF SECURITY

There are many cyber safety habits that households can adopt, such as keeping computer software up to date and using unique passwords for each account. While these steps may slightly reduce the chances of getting hacked, they are far from a guarantee that your data and devices will be safe from cybercriminals.

The Andover Companies Home Cyber Protection Endorsement helps you put the pieces back together if you or a family member is ever the victim of a cybercrime.

TYPE OF EVENT	OUR CYBER PROTECTION ENDORSEMENT RESPONSE
 CYBERATTACK	Pays for recovering lost data and restoring connected home device systems that have been affected by a cyberattack.
 CYBEREXTORTION	Pays for professional assistance from a subject matter expert to advise you on the best way to respond to an extortionist's threats, as well as any approved costs of your response.
 ONLINE FRAUD	Pays for a direct financial loss resulting from online fraud perpetrated through a computing or another connected home device.
 DATA BREACH	Pays for the costs of responding to the loss, theft, accidental release, or accidental publication of personally identifiable information or personally sensitive information of a non-household member.
 CYBERBULLYING	Reimburses the costs incurred in responding to a cyberbullying event, including counseling.

** Coverage and pricing will vary by state. Contact your independent insurance agent for more information.*

If you ever experience a cyberattack, having The Andover Companies Home Cyber Protection Endorsement in place should not only save you thousands of dollars but also ease some of the stress of the situation.

Your local insurance agent has more information to share about this powerful endorsement. Please contact them today to discuss adding this essential protection.

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