

## COVERAGE EXTRAS FOR HOMEOWNERS

## Protect your virtual world

AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), is pleased to offer a range of coverage options to supplement your homeowners' insurance. Family CyberEdge helps you stay ahead of potential online threats, and facilitates your financial and emotional recovery in the unfortunate event that you are victimized.

### Coverage highlights

Family CyberEdge includes protection from a broad range of incidents and helps you proactively manage your family's cyber footprint. Customize your limit of insurance for each of the coverage features listed below, from \$50,000 - \$250,000. Please note that coverage extends to events discovered during your policy term or no later than 30 days past its expiration.

- **Data restoration**  
You can be reimbursed for costs incurred for data restoration expenses after a cyber attack on you or your family's personal computer system, including wireless and mobile devices. Through our partnership with K2 Intelligence, you can access help to restore data and remove any malware on your personal computing devices. *(Minimum deductible: \$1,000.)*
- **Cyber extortion**  
This coverage reimburses money paid by you or a family member to terminate a cyber extortion threat against you or a family member. It also provides access to an expert cyber consultant to assist if a criminal demands ransom in exchange for your data. In addition, we cover the costs for the cyber professional to conduct an investigation to determine the cause of the threat. *(No deductible required; you can choose one to control costs.)*
- **Crisis management and reputation restoration**  
If cyber extortion or a similar cyber attack affects your reputation or that of a family member, we can reimburse the cost of hiring a professional crisis management firm. *(No deductible required; you can choose one to control costs.)*
- **Cyberbullying expenses**  
If you or a family member is a victim of cyberbullying, we can cover the cost of related expenses including psychiatric services; professional digital forensic analysis to aid in prosecution; professional cyber security consultant services; lost salary due to wrongful termination; public relations service fees; and temporary relocation expenses. *(No deductible required; you can choose one to control costs.)*

In addition, Family CyberEdge coverage includes credit monitoring services for up to two family members per household, provided by our identity service provider CyberScout. Monitoring draws from three credit bureaus, public and court records, and additional records that include personal data. You don't have to have a claim to benefit from this added layer of protection.

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### At your service: cyber assistance

Stay ahead of sophisticated, quickly evolving threats by taking advantage of supplemental services offered by best-in-class cyber security specialists we have partnered with to offer you cyber assistance services. These cyber security specialists include:

#### CyberScout™, formerly IDT911

AIG Private Client Group homeowners policyholders in the U.S. are automatically eligible to access a menu of complimentary identity theft protection services from CyberScout.

- Tap into fraud prevention or recovery support for all family members in your household through our 24/7 cyber assistance hotline: **866 760 9195**. An AIG representative can help you connect with a CyberScout specialist at any time.
- Additionally, you can access helpful information and resources to safeguard your identity at [www.idtheft.aig](http://www.idtheft.aig).

#### K2 Intelligence

For those whose cyber concerns go beyond basic identity protection, K2 Intelligence offers you and your family additional services at reduced rates. Its Cyber HouseCall features a holistic assessment of your devices, home network, wireless access points, secure online accounts, along with best practices and training to family members. Privacy Pulse online monitoring assesses and tracks the availability of your personal information.

Family CyberEdge is just one of the many advantages available to our policyholders. Please ask your independent insurance advisor about protection for personal excess liability, automobiles, private collections, yachts and more, or visit [www.aig.com/pcg](http://www.aig.com/pcg).



Bring on tomorrow®

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