



personal cyber INSURANCE explained

What is personal cyber insurance?

Typically, Cyber Liability insurance policies have only been available to Businesses. This type of policy is designed to protect business owners from the costs associated with a Cyber Crime intrusion into their network systems, a data breach and the associated liability to 3rd parties that might have been affected.

In an Australian first Emergence Insurance is now offering a Cyber Crime Protection Insurance Policy for Families or Individuals. The policy is designed to cover several areas that are more relevant to personal and home network use..

number registered in your name that causes you a personal financial loss.

** Cryptojacking means the unauthorised use of your home IT to mine digital currency that causes you personal financial loss.

Reputation Cover - legal costs incurred in connection with cyber harassment or to remove a harmful publication

Wage Replacement Benefit - this section responds to cover unpaid wages because of time you need to take off work for the purposes of meeting with law enforcement authorities, your bank or government agencies to deal with a Cyber stalking incidence, Cyber bullying , Cyber theft or Simjacking.



Who is covered under this policy?

The policy covers all family members that reside permanently at the insured address for personal use of the home I.T. network

What does this policy cost?

Premiums start from \$163 for the year.

What risks can this type of policy cover?

Cyber Event Cover – if your home I.T. systems are compromised by a cyber event the insurer will cover the costs to secure and restore your data, credit and identity monitoring costs if required and up to \$5,000 in extortion costs.

Cyber Bullying Cover – costs associated with addressing the cyber bullying and guidance sessions

Cyberstalking Cover – costs associated with mitigating the cyberstalking, forensic IT investigations and legal costs relating to protection orders.

Identity Theft Cover – costs for an appointed professional to assist you with reporting an identity theft, re-establishing your identity and essential records.

Personal Crime Cover – cover for the personal financial loss to you from Cyber-theft, Sim-jacking* or Cryptojacking**

*Sim- jacking sim-jacking means hacking through unauthorised swapping of a sim card or unauthorised porting of a mobile phone

Getting a quote

Getting a quote is quick and easy. Visit our website, www.reefib.com.au and navigate to the Personal Insurance page to complete a quick online quote request or click [here](#).

This information is general in nature and should not be considered as personal advice, for a more tailored discussion about your circumstances please call us for a chat. ABN: 48 646 410 335 | Corp AR of UIG # 1285127

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