

Home Cyber Protection™

The Starlight Home Cyber Protection™ endorsement can respond to exposures not covered by a homeowner's policy. Starlight Home Cyber Protection™ coverage is comprised of several component pieces:

Coverage Overview

Cyber Attack Coverage

Pays for the costs of restoring data and systems following the unauthorized use, access or perpetration of a malware attack on a traditional computing device as well as a connected home device.

Other components of the Cyber Attack coverage now include:

- Pays for future loss avoidance costs to make improvements to affected devices following a Cyber Attack
- Pays for utility bill coverage expenses caused by a Cryptojacking Cyber Attack carried out for the purposes of mining cryptocurrency.

Cyber Extortion Coverage

Pays for professional assistance from a subject matter expert and payments with prior approval in response to a demand for money or other consideration coupled with a threat to damage, disable, deny access or disseminate content from your device, system or data or an offer to restore access or functionality in connection with an attack on your device, system or data that has already occurred.

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Online Fraud Coverage

Pays for the amount fraudulently taken from an insured following:

- (1) An identity theft;
- (2) The unauthorized use of a bank card or credit card;
- (3) The forgery or alteration of any check or negotiable instrument;
- (4) Acceptance in good faith of counterfeit currency; or
- (5) Online scams to induce the insured to part voluntarily with something of value.

The online fraud must be wholly or partially perpetrated through a computing device or connected home device.

Identity Recovery

Pays for various out-of-pocket expenses due to an identity theft. These expenses include legal fees for answer of civil judgments and defense of criminal charges, notary and filing fees, phone postage and shipping fees, credit bureau reports, lost wages, child or elder care costs and mental health counseling. Identity Recovery insureds are given access to a toll-free Help Line manned by experienced identity theft counselors who can answer questions and provide useful information and resources to identity theft victims. Identity theft insureds with a covered event also receive the services of a third-party Identity Theft case manager. The third-party case manager will be a licensed investigator who can help determine the full extent of the identity theft problem.

Home Title Fraud

Provides coverage for home title fraud costs resulting from an identity theft, including attorney and court filing fees for the recovery of the title.

Cyberbullying

Pays for the costs an individual may incur being the victim of a cyberbullying attack. These costs can include: psychiatric counseling services; legal expenses; temporary relocation expenses; temporary private tutoring and enrollment expenses; professional cybersecurity consultation services; social monitoring software and web-based products to prevent further bullying.