



More than 60% of Americans have experienced a personal data breach. **That's why Wisconsin Mutual offers you \$25,000 of personal cyber liability insurance to keep you and your family protected.**

Personal Cyber Protection protects you and your family from more than just identity theft. Whether you are a victim of cyber crime or your system is shut down by malware, Personal Cyber Protection guards you with these innovative coverages and services:

**Identity Theft Expenses**

Expenses incurred because of identity theft, including credit monitoring costs, lost wages, daycare or eldercare costs and travel expenses incurred in seeking resolution and identity restoration (excess of Identity Fraud Expense coverage).

**Cyber Crime**

Financial loss and expenses incurred due to cyber crime, including fraudulent wire transfers.

**Data Recovery and System Restoration**

Data recovery expenses and system restoration costs incurred as a result of a cyber attack.

**Cyber Extortion**

Ransom monies and associated costs and expenses incurred due to a cyber extortion threat, including ransomware.

**Cyber Bullying**

Expenses incurred as a victim of cyber bullying, including professional counseling, childcare or caregiver expenses, temporary relocation costs and lost wages.

**Breach Notification Costs**

Breach notification and credit monitoring costs incurred when the personal data of others is stolen, lost or exposed while entrusted to you.

**Cyber Protection Legal Expense & Damages Reimbursement**

Legal expenses and damages incurred in lawsuits brought against you alleging liability for cyber bullying or privacy breaches.

RISK SCENARIO: CYBER EXTORTION

A homeowner installs several smart home devices, including security cameras that are managed through software on the homeowner's computer. One day, the homeowner was using the computer to adjust the security camera settings when the screen froze. A message then appeared on the screen demanding a ransom be paid to regain access to the computer. Personal Cyber Protection would cover the ransom payment and costs associated with removing the ransomware.

**For more information about Personal Cyber Protection, contact your agent.
Go to WWW.WIINS.COM to find an agent near you.**