

Cyber Crime Insurance





From mobile phones to smart appliances, an employee's device holds valuable information that hackers can use to steal money, demand ransoms, or disrupt their home's internet-connected systems. Cyber Crime Coverage⁺ includes the insurance protection employees and families need to help recover from a wide range of cyberthreats, filling in the gap where most identity theft protection ends.



All Norton LifeLock Benefit Plans offer cyber protection. LifeLock with Norton Benefit Premier Plus includes an additional layer of protection with cyber crime insurance.

Understanding the Difference: Cyber Protection versus Cyber Crime Insurance

All employees deserve some level of protection from modern cyberthreats. It's important to understand what cyber protection includes and why additional cyber insurance may be necessary.

CYBER SAFETY PROTECTION FEATURES		Cyber Protection Included in all Norton LifeLock Benefit Plans	Cyber Crime Insurance Included in LifeLock with Norton Benefit Premier Plus
	IDENTITY THEFT PROTECTION		
	Innovative monitoring technology and alert tools to help proactively safeguard employees' personal and financial information	•	
	ONLINE PRIVACY		
	Secure VPN	•	
	DEVICE SECURITY		
	Anti-Spyware, Antivirus, Malware & Ransomware Protection	•	
	Parental Control	•	
	Password Manager	•	
	PC Cloud Backup	•	
	Smart Firewall	•	
	CYBER CRIME INSURANCE Cyber Crime Coverage included with LifeLock with Norton Benefit Premier Plus		
	Cyber Bullying		•
	Cyber Extortion		•
	Data Recovery & System Restoration		•
	Digital Currency Crime		•
	Social Engineering		•



Cyber Crime Coverage includes insurance protection for:

✓ Cyber Extortion

If an employee or their family member clicks on the wrong link, inadvertently navigates infected web pages, or is tricked into opening infected files by malicious text messages or emails, they may become the victim of ransomware. If this happens, we will cover the ransom amount and the cost of hiring an IT expert to help navigate through the crisis.

✓ Social Engineering

If an employee loses money due to malicious emails, text messages, or phone calls, is manipulated into sharing passwords or sending money, and is not able to recover it from their credit card company or bank, we will cover the loss.

✓ Data Recovery and System Restoration

If data stored on a personal computer or smart device is lost or damaged due to a Hacking Attack, we will cover costs to replace, recreate, or restore that data.

✓ Cyber Bullying^{††}

If an employee or their family member is a victim of Cyber Bullying, we will cover therapy fees, childcare expenses, temporary relocation expenses, and the cost of removing harmful online content. If the victim is a minor who is unable to attend school, we will also cover temporary private tutoring expenses, unreimbursed tuition, or the increase in tuition to relocate the minor to another school.

✓ Digital Currency Crime

If an employee's Digital Currency is stolen as a result of a Hacking Attack against their personal computer or electronic device, we will reimburse them for the loss of Digital Currency.

Because a cyber attack can happen at any time, a team of specialists are available 24/7 to assist members. Cyber Crime Coverage goes beyond our Million Dollar Protection program, which is focused on identity theft, to cover expenses and is now available for up to \$50,000* per household.

No one can prevent all identity theft or all cybercrime.

*Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Essential, Premier, and Premier Plus, and up to \$50,000 for LifeLock Benefit Junior (\$25,000 reimbursement coverage and \$25,000 fraudulent withdrawals). All plans include up to \$1 million in coverage for lawyers and experts. Cyber Crime Insurance, if applicable, covers up to \$50,000 for covered expenses per Plan. All benefits are issued and covered by third party providers. Policy terms, conditions, and exclusions at: gendigital.com/legal.

††Cyber Bullying Coverage is not available to residents in New York.

