

# PERSONAL LINES PRODUCT BULLETIN

Important Information for Your Staff Members  
Handling Products, Rules and Rates



## Highlights

- New products
- Product updates

## New Products – Home

**New Homeowner Options** – helps round out your clients' protection:

- **Cincinnati Personal Cyber Protection™ HR1163 (10/18)** – provides coverage for expenses incurred and professional assistance to recover after attacks through connected devices. Protection is provided for physical equipment, extortion and online fraud:
  - Choose limits of \$25,000, \$50,000 or \$100,000, all with a \$500 deductible
  - Offer policyholders with the Executive Classic™ or Executive Capstone™ forms an additional option of \$250,000 with a \$1,000 deductible
  - Use **Cincinnati Personal Cyber Protection Application, HRCY (3/18)** allows underwriting to secure the necessary background information to properly assess and evaluate the risk
- **Personal Liability Limitation, HR1094 (7/17)** – is introduced. This exclusion limits personal liability to the residence premises for a Named Insured with respect to occurrences arising out of the ownership of the residence premises.
- **Additional Insured Individual Endorsement, HR1156 (7/17)** – is introduced. Adds an individual person as an additional insured and provides worldwide coverage.

## Product Updates – Home

**Additional Interests - Nonresident Owners, HR787A (7/17)** – Updated to indicate that when the 'named insured' on the Declarations page is an Entity, Limited Liability Corporation or Trust that the corporation members and managers are also an 'insured person' with respect to the ownership of the residence. Coverage is limited to the Residence Premises only.

## Marketing Resources

Adv. 1459 (6/18) Ed.2	Cincinnati Personal Cyber Protection™
Adv. 1483 (11/18)	My Tech Support

November 9, 2019

**Applicable in:** New York

**Company:**

The Cincinnati Insurance Company

**Bulletin #: 7031**

**Homeowner Effective:**

December 1, 2019, new business  
February 1, 2020, renewals

**ELIGIBILITY** – Refer to your state rating manuals for coverage availability.

**CONTACTS** – Please contact your personal lines field representative or underwriter with questions.

**ATTACHMENTS** – You can view, print or email marketing materials on CinciLink® under Marketing Resources.

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The Cincinnati Insurance Companies

## Personal Insurance

# CINCINNATI PERSONAL CYBER PROTECTION™

Taking Steps to Protect Your Digital Footprint



### Protecting yourself against personal cyber risks

Computers, tablets, smart phones and other connected technology are a critical and integral part of your personal life. These same systems that make your life more enjoyable and comfortable also create new opportunities for cyber attackers to infiltrate your home. This access to data can then be used to steal information, extort money and commit fraud.

Cincinnati's Personal Cyber Protection<sup>1</sup> is a comprehensive insurance coverage that protects you from a range of personal cyber risks. Personal Cyber Protection offers coverage and services for computer attacks, cyber extortion and online fraud that can happen with smart phones, computers and other connected home devices.

### Cyber risk protection

Cincinnati Personal Cyber Protection provides significant cyber insurance coverages including:

- Cyber-attack – pays to recover data and restore systems that have been lost or damaged due to a cyber attack – including attacks involving malware or unauthorized use of owned or leased computers, mobile devices and connected home devices. Covered devices include computers, security monitoring systems, smart phones, smart appliances, tablets, thermostats and Wi-Fi enabled devices.

<sup>1</sup> A separate agreement with a specialty vendor – The Hartford Steam Boiler Inspection and Insurance Company – allows The Cincinnati Insurance Companies to offer a variety of support services, including call center assistance, collaborative claims service, and risk mitigation materials.

- Cyber extortion – provides payments and professional assistance in responding to cyber extortion demands based on a credible threat to damage, disable, deny access to or disseminate content from devices, systems or data, including ransomware attacks.
- Online fraud – covers online fraud that results in a direct financial loss, including counterfeit currency, forgery, illegal bank and credit card transfers, and phishing schemes.

### Additional services

You also have access to additional personal coverage services provide by HSB:

### Risk Management:

My Tech Support, which offers computer diagnostics by phone, at no additional charge, and competitive rates for virus removal, technical support and related digital security services.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

**Claims:**

- Claims managed by knowledgeable cyber claim specialists
- Access to cyber extortion specialists

Please contact your agent recommending coverage to discuss the advantages of the Cincinnati Personal Cyber Protection coverage and why Cincinnati Insurance is *Everything Insurance Should Be*®.

Thank you for trusting your agent and Cincinnati to protect your home.



*Everything Insurance Should Be*®

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The Cincinnati Insurance Companies

## Personal Lines

# MY TECH SUPPORT

A Help Desk for the Home



Policyholders who purchase Cincinnati Personal Cyber Protection™ have access to My Tech Support at no additional charge. My Tech Support provides answers for your technology issues including internet connectivity problems, virus removal, setting up a new smartphone and syncing devices. How-to assistance is also available for tasks such as installing software to keep your systems safe or transferring files from your digital camera to your computer.

IT professionals from The Hartford Steam Boiler Inspection and Insurance Company can help troubleshoot and resolve many of your issues by providing technical support over the phone and by using remote control tools. My Tech Support is like having an IT expert at your side without the cost of an on-site visit.

### What types of equipment are serviced?

My Tech Support's services encompass the entire digital domain across a broad range of digital products and services:

- personal computers and peripherals
- laptops
- tablets
- wireless connections (routers)
- smartphones
- game consoles, including connection and configuration
- music players
- digital cameras and camcorders

### What set up and troubleshooting services are available?

My Tech Support offers assistance with a variety of non-hardware related issues, such as:

- setting up software
- removing virus infections and malware
- setting up firewalls and security systems
- upgrading operating systems

### Many services at no cost

Many of My Tech Support's services are offered at no additional charge. However, if more in-depth help is needed, a host of services are also available for purchase, including incident-based and subscription options.

My Tech Support is available to help anytime from 8 a.m.-10 p.m. EST, seven days a week, even on holidays. Please call 855-814-9702 to access these support services.

Thank you for trusting your agent and Cincinnati to protect your home.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

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