



## Introducing Cyber Protection

Now available in Indiana & Iowa!

Great news! Chubb's Masterpiece Cyber Protection coverage will soon be available in Indiana and Iowa as follows:

- **Indiana:** Coverage will be available for new business opportunities issued and effective September 9, 2019 and later, and to existing policyholders on the date of their renewal, starting with renewals effective October 24, 2019.
- **Iowa:** Coverage will be available for new business opportunities issued and effective September 9, 2019 and later, and to existing policyholders on the date of their renewal, starting with renewals effective November 3, 2019.

Cyber Protection coverage will be available for quoting in Indiana and Iowa on September 6, 2019.

### Give your clients exceptional peace of mind with Masterpiece Cyber Protection

Chubb is pleased to introduce Masterpiece Cyber Protection coverage – the newest “must have” in personal insurance. Available to Masterpiece homeowner’s, condo, co-op, and renter’s policyholders, Masterpiece Cyber Protection provides the benefits your clients need in today’s world:

- Cyber extortion and ransomware: Protection against threats to release, destroy, or restrict access to personal data, or cause failure to electronic processing property.
- Cyber financial loss: Protection against loss of funds stolen from an account due to a cyberattack.
- Cyberbullying: Assistance dealing with online harassment that results in wrongful termination, wrongful discipline from school, or debilitating emotional impact.
- Cyber disruption: Support in dealing with a cyberattack that prohibits the client from accessing their home, or interrupts their incidental business operations in their home.
- Cyber breach of privacy: Aid in dealing with theft, loss or unauthorized access to personal data from a cyberattack, which results in defamation of character, poses a risk to the safety of the client, or results in wrongful termination, wrongful discipline from school, or debilitating emotional impact.

With Cyber Protection, your clients can also use the following services to prevent online issues or respond if they happen unexpectedly:

- Complimentary identity resolution from CyberScout. [Learn more.](#)
- Discounted online vulnerability assessments from Ackerman Group. [Learn more.](#)

Maximum aggregate limits for Cyber Protection are available up to \$250,000 (\$500,000 upon request for Premier clients). Sub-limits apply. Please see the policy for details.



#### **Available right now in these states**

Alabama	Kansas	New York
Arizona	Louisiana	Ohio
California	Maine	Oklahoma
Colorado	Maryland	Oregon
District of Columbia	Michigan	Pennsylvania
Georgia	Minnesota	Rhode Island
Hawaii	Mississippi	South Carolina
Idaho	Missouri	Tennessee
Illinois	Montana	Texas
Indiana	New Hampshire	Virginia
Iowa	New Jersey	Wisconsin

#### **Coverage will be available in even more states soon**

We will be rolling out Masterpiece Cyber Protection coverage in additional states in the coming months. So, keep an eye on your email and the @chubb agent portal - we'll let you know.

#### **Your clients may already have some cyber-related coverages**

If your clients have purchased their home and liability insurance with Chubb, they already have access to a wide array of cyber-related coverages, such as digital contents coverage, unauthorized charge reimbursement, lawsuit protection for unintentional online libel, and access to services that can help them resolve identity theft. But, by adding Cyber Protection coverage, you can help your client take their protection to the next level.

#### **How does Masterpiece Cyber Protection compare?**

Cyber coverage is a relatively new phenomenon in the Personal Lines market, so offering cyber is a great way to set you and Chubb apart. While a few other companies may cover cyber exposures, Chubb provides extras, such as psychiatric care, help in resolving cyber-related issues (not just reimbursement), and we cover professional services such as PR consultants, digital forensic analysts to aid in prosecution, cyber security consultants to help improve the client's security, and more. We are also the first to introduce Cyber disruption coverage. We can help your clients get things back to normal sooner.

#### **Generate a quote today - just answer 2 simple questions!**

Get a quote in just a few minutes by answering two simple questions on our Masterpiece Real-Time system. A screen will automatically ask about Cyber Protection coverage when you're quoting a home, so you'll be prompted to remember to add the protection. Coverage only needs to be added to one location, on one policy, as Cyber Protection offers worldwide coverage. The coverage can also be attached to a primary, secondary, or seasonal home, providing you with greater flexibility to offer this much-needed protection.

Please note: Dwelling policyholders insured through the Platinum Portfolio product will not have access to Cyber Protection at this time. However, you can obtain the coverage by moving the account to the Masterpiece platform, if you wish. Please be aware that the client will lose tenure credits, so you should weigh the pros and cons of this approach for each client.

**Ready to talk to your clients?**

We've created a new [Cyber Protection brochure](#) you can use to show your clients the benefits of our coverage, and how it can give them exceptional peace of mind.

Thank you for your continued support of Chubb Personal Risk Services.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.