



A typical household has so many devices connected to the internet. Smart TVs, refrigerators and remote controlled thermostats: all make our lives easier but at the same time can be open to attack.

Eligible Azur clients now benefit from £100,000 in Personal Cyber Cover. If your policy schedule shows that cover is included you are protected against...

✓ **1. Cyber Home Systems Damage for restoring home systems and removing computer viruses from home systems** – i.e. you connect to an open wifi connection at your local coffee house. When you get back home you realise your mobile has been infected which in turn infects your home network.

This cover will pay to identify and remove the virus and recover and restore any data.

✓ **2. Cyber Crime for fraud, telephone hacking, cyber ransom and identity theft assistance** – i.e. you purchase a high value piece of artwork online. The email exchange that you are having with the seller is intercepted and compromised and a fraudulent payment is transferred and the piece of artwork lost.

This cover will pay for forensic investigators to investigate and establish what happened and all costs including the cost of the fraudulent money transfer and the expert fees for investigation and advice.

✓ **3. Cyber Online Liability cover for data privacy, transmission of computer viruses and loss of reputation** – i.e. you write a negative review online about a bed and breakfast you recently stayed at, which goes viral. The bed and breakfast brings a claim forward against you for defamation.

This cover will pay up to £100,000 for any legal or mediation costs the client has to pay.



To learn more about Azur Personal Cyber, please contact your Broker or refer to the Policy Key Facts.

*Subject to underwriting approval

**Cover underwritten by HSB Engineering Insurance Ltd