

Personal Cybersecurity Insurance

Protecting yourself from cyber threats financially

- 1 Get quotes from at least two cybersecurity insurers this week.
- 2 Request your bank's written cyber fraud reimbursement policy in writing.
- 3 Call your bank's fraud department to clarify what they won't cover.
- 4 Review your current insurance policies for cyber coverage exclusions and limits.
- 5 Check if your policy covers phishing, SIM swapping, and social engineering.
- 6 Compare coverage limits across providers; ensure minimum \$100,000 protection.
- 7 Ask about third-party expert services included: lawyers, forensic investigators, negotiators.
- 8 Verify identity theft restoration and credit monitoring are explicitly covered.
- 9 Set up credit monitoring if you've received any data breach notices.
- 10 Document all passwords and account recovery information in a secure location.
- 11 Review your policy annually as AI-based cyber threats increase in sophistication.