

What is Personal Cyber Insurance

Protecting yourself from cyber threats

- 1 Read your bank's policy exclusions to understand what cyber losses aren't covered.
- 2 Get a specimen policy from insurers before buying to review all exclusions carefully.
- 3 Compare personal cyber insurance quotes from Chubb, AIG, Nationwide, and PURE today.
- 4 Start with \$100,000 coverage unless you store cryptocurrency or valuable digital assets.
- 5 Verify cyberbullying coverage is included in your policy before purchasing.
- 6 Enable backup systems for sensitive files and confirm ransomware coverage protects backups.
- 7 Ask your insurer if they negotiate ransoms and include digital forensics services.
- 8 Review your family's devices and online activities to determine necessary coverage limits.
- 9 Check if your policy covers social engineering losses, not just unauthorized transactions.
- 10 Circle every exclusion in your policy to identify gaps before needing to claim.
- 11 Budget \$220-\$330 annually for adequate personal cyber insurance with solid coverage.