# 

Proactive Monitoring + Reactive Cyber Coverage =

**SYBA** 

## **Innovative Protection**

SYBA is a first of its kind product that combines personal cyber risk management and insurance coverage; including security, monitoring, and response services. This unique product is designed for high net worth individuals (HNWI) looking to maximize protection for their household and remain cyber resilient.

#### CYBER CRIME TARGETS MORE AND MORE HNWIS

- HNWIs and Family Offices, Prime Targets
  - Approximately 38% of HNWIs and family offices lack a cyber security plan, significantly raising their risk of being targeted by cyber criminals.
  - Alarmingly, 32% of family offices have reported such financial losses.
  - Also, children of HNWIs are targeted due to their family's wealth and status.
- Specific Cyber Threats to HNWIs
  - *Ransomware:* HNWIs often face random demands far exceeding the \$570,000 average.
  - *Identity theft:* HNWIs are three times more likely to be victims of identity theft due to their high-profile status and extensive digital footprint.
- Reputation and Psychological Impact
  - *Reputation damage*: Nearly 40% of HNWIs affected by cyber crime report significant damage to their personal and professional reputations, underscoring the importance of comprehensive cyber security measures.
  - *Stress and anxiety:* Cyber crime incidents have led to increased stress and anxiety among HNWIs, with 65% expressing concerns about their personal and financial security.

#### SYBA BENEFITS

 Highest coverage limit offered (\$5 million) for affluent families, household staff, and associated LLCs

Internet In the

- Proactive monitoring capabilities that aren't intrusive into clients' private lives
- Focus is on the home environment, not the device
- All household members are covered under one contract
- Stand-alone solution that isn't tied to other insurance policies
- Additional revenue stream for retail agents
- No minimum wealth/net worth threshold for eligibility

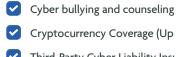
# Package Offerings

#### TYPES OF COSTS COVERED

Identity theft

Cyber ransomware and extortion

Online fraud and cyber crime



- Cryptocurrency Coverage (Up to \$100K)
- Third-Party Cyber Liability Insurance
- Cyber breach events
- Cyber security and privacy liability
- Data recovery

#### SILVER PACKAGE

Up to \$500.000 in financial coverage

#### **PROACTIVE ACTIONS**

- Wifi security test: automated scan
- Data breach monitoring
- Monitoring 3,000+ social media platforms
- 24/7 cyber helpdesk
- Family and child identity protection
- Dark web monitoring
- Alternate Online ID to safeguard  $\checkmark$ your identity in select online spaces

\$900 Annually / \$75 Monthly

Up to <u>\$2,000,000</u> in financial coverage

**GOLD PACKAGE** 

#### **PROACTIVE ACTIONS**



\$3,960 Annually / \$330 Monthly

#### DIAMOND PACKAGE

Up to <u>\$5,000,000</u> in financial coverage

#### **PROACTIVE ACTIONS**

- Wifi security test: automated scan
- Data breach monitoring
- Monitoring 3,000+ social media platforms
- 24/7 cyber helpdesk
- Family and child identity protection
- Dark web monitoring
- Alternate Online ID to safeguard your identity in select online spaces
- Data broker deletion service: all family members
- Online reputation score
- Device recognition and monitoring
- Personal cyber security engineer

#### \$13,500 Annually / \$1,125 Monthly

All of our plans cover the complete family/household at home and during your travels.



### SYBA COMPETITIVE ANALYSIS

Carrier	Max Limits	LLC Coverage	Nanny/ Household Staff Coverage	Identity Theft	Cyber Extortion	Cyber Bullying	Online Harassment	Fraud Protection	Privacy Breach	Reputation Management	Proactive Monitoring
Chubb (Masterpiece® Cyber Protection)	\$1 million	Limited	Yes	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	×
Nationwide (Personal Cyber Protection Services)	\$1 million	No	Limited	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	×	×
AIG (Family CyberEdge)	\$1 million	Limited	Yes	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	×
Arbella (Home Cyber Protection)	\$500,000	No	Limited	$\checkmark$	×	×	×	$\checkmark$	$\checkmark$	×	×
PURE (Starling—Fraud and Cyber Fraud)	\$1 million	Limited	Yes	$\checkmark$	$\checkmark$	×	×	$\checkmark$	$\checkmark$	×	×
Vault (Vault Custom Insurance)	\$1 million	No	No	$\checkmark$	$\checkmark$	×	×	$\checkmark$	$\checkmark$	×	×
SYBA	\$5 million	Yes	Yes	~	~	~	~	~	~	~	~

Ready to earn 15% referral bonus and provide complete personal cybersecurity to your clients? Let's get started. Contact <u>SYBA@jencapgroup.com.</u>