



Proactive Monitoring + Reactive Cyber Coverage = 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 HNWI's

- **HNWIs and Family Offices, Prime Targets**
 - Approximately 38% of HNWI's and family offices lack a cyber security plan, significantly raising their risk of being targeted by cyber criminals.
 - Alarming, 32% of family offices have reported such financial losses.
 - Also, children of HNWI's are targeted due to their family's wealth and status.
- **Specific Cyber Threats to HNWI's**
 - *Ransomware*: HNWI's often face random demands far exceeding the \$570,000 average.
 - *Identity theft*: HNWI's 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 HNWI's 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 HNWI's, 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
- ✓ 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
- ✓ Cyber bullying and counseling
- ✓ 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 your identity in select online spaces
- ✗ Data broker deletion service: all family members
- ✗ Online reputation score
- ✗ Device recognition and monitoring
- ✗ Personal cyber security engineer

**\$900 Annually /
\$75 Monthly**

GOLD PACKAGE

Up to
\$2,000,000
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 your identity in select online spaces
- ✓ Data broker deletion service: all family members
- ✓ Online reputation score
- ✓ Device recognition and monitoring
- ✗ Personal cyber security engineer

**\$3,960 Annually /
\$330 Monthly**

DIAMOND PACKAGE

Up to
\$5,000,000
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 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	✓	✓	✓	✓	✓	✓	✓	✗
Nationwide (Personal Cyber Protection Services)	\$1 million	No	Limited	✓	✓	✓	✓	✓	✓	✗	✗
AIG (Family CyberEdge)	\$1 million	Limited	Yes	✓	✓	✓	✓	✓	✓	✓	✗
Arbella (Home Cyber Protection)	\$500,000	No	Limited	✓	✗	✗	✗	✓	✓	✗	✗
PURE (Starling—Fraud and Cyber Fraud)	\$1 million	Limited	Yes	✓	✓	✗	✗	✓	✓	✗	✗
Vault (Vault Custom Insurance)	\$1 million	No	No	✓	✓	✗	✗	✓	✓	✗	✗
SYBA	\$5 million	Yes	Yes	✓	✓	✓	✓	✓	✓	✓	✓

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