

Policy Coverage Checklist for Families

Crafting a property and liability insurance program for successful families can be daunting. Few off-the-shelf insurance policies can account for the complex and interconnected digital risks that these families face.

In 2016 alone, some 400,000 identity theft complaints were filed with the US government¹. With more personal information online than ever before, digital criminals are on the hunt for any type of sensitive information they can sell or use to their advantage. Cybercriminals have a multitude of weapons at their disposal to access your personally identifying information. Once they have it, they can wreak havoc on your accounts and your reputation. Without comprehensive property and liability insurance, many of those losses may go unrecovered.

In order to help you get the most out of your coverage, we've assembled this checklist to make sure you'll be covered if the unthinkable happens.

- Coverage for libel and slander, defamation of character or invasion of privacy to protect your online reputation on blogs and social media.
- Cyberbullying coverage, which can help with expenses should a serious event occur.
- Coverage for unauthorized money transfers or credit card charges.
- Coverage to restore electronic personal data and content as a result of a virus.
- Partnership with a vendor that can provide cybersecurity analysis over the phone or a more in-depth analysis in person.
- Assistance with filing a police report, creating a fraud affidavit and developing a comprehensive case file for investigative and claim-handling purposes.
- Assistance with all documentation and phone calls to resolve a data breach.
- Credit and fraud monitoring.
- Assistance to help prevent identity theft at milestone life events such as marriage, the birth of children and the death of loved ones.
- Document recovery services after disasters.
- Assistance with resolving medical ID fraud, wherein your medical records are mixed with another person's who fraudulently uses your health coverage.
- Emergency authentication ability and coordination with aid organizations.
- Assistance replacing lost or destroyed legal or financial documents.

Reach out to Chubb to learn more about how our experienced teams of experts can help you maximize your risk protection.

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1. <https://www.ftc.gov/news-events/press-releases/2017/03/ftc-releases-annual-summary-consumer-complaints>