



# CyberProtect

**Insurance to cover risks and disputes on the Internet, with assistance seven days a week**

- › Despite the usual security measures, your digital devices or personal data may get hacked. You may also be involved in disputes with merchants or private individuals who are based thousands of kilometres away. This could have disastrous consequences, such as heavy financial losses or the infringement of your privacy and that of your family.

⇒ **CyberProtect is an innovative insurance policy that covers you and your family by means of a comprehensive and optimal package of services:**



### **CyberProtect in everyday life...**

assists you in preventing the risks of cybercrime and monitoring your personal data by offering:

- an online platform to record all data you wish to monitor;
- an alert system that will inform you in case of a threat.



### **CyberProtect in the event of disputes or financial losses...**

- defends your rights thanks to the assistance of the lawyers and jurists of Dextra Legal Protection SA;
- compensates you for the costs of legal proceedings and psychological support; provides compensation for any financial losses incurred if the legal proceedings are not sufficient.



### **CyberProtect in case of a problem...**

provides you with free telephone support (with remote access to your device if necessary) by experienced specialists:

- in case of general incidents or hardware and software problems;
- in case of malicious acts (viruses, ransom demands, attacks on personality on the Internet, etc.).

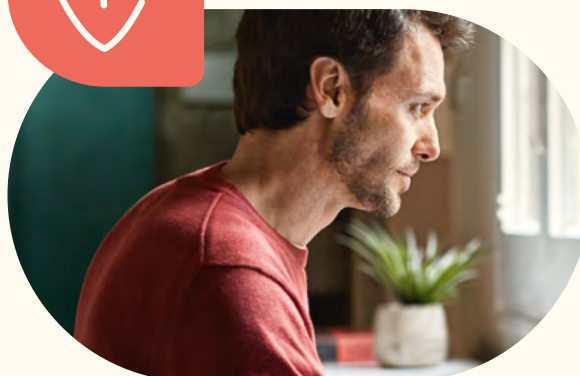


### **CyberProtect for measures to be taken on the Internet following a death...**

- offers a service for identifying and closing the deceased's accounts online.

## ⇒ Overview of benefits

Benefits		Description
Prevention		<ul style="list-style-type: none"> <li>○ Online platform mycyberprotect.ch: monitors the use of your personal data on the Internet and alerts you in case of suspicious activity (including on the Darkweb)</li> <li>○ Good practice guide</li> <li>○ Prevention tools to download: data scrambler, secure browser, phish blocker</li> </ul>
Remote computer assistance 7/7, 8.00-23.00 (assistance and calls from Switzerland free of charge)		<ul style="list-style-type: none"> <li>○ Remote telephone assistance and/or computer support</li> <li>○ Advice on installing and configuring programmes or backing up data (e.g. in the cloud), etc.</li> <li>○ Support in the event of incidents (bugs, data loss, hardware usage problems, etc.)</li> </ul>
Claims	Remote technical assistance	<ul style="list-style-type: none"> <li>○ Removal of malware, unlocking a hacked computer, data recovery, deletion or flooding of data on the Internet (personality damage), assistance with ransom operations</li> </ul>
	Legal protection for the Internet	<ul style="list-style-type: none"> <li>○ Legal defence in case of disputes: <ul style="list-style-type: none"> <li>- E-commerce (undelivered or faulty goods)</li> <li>- With a bank or credit institution (fraudulent financial transactions charged to the insured person, identity theft)</li> <li>- Hotel room/bed &amp; breakfast that does not correspond to the booking (no sea view, too much noise, etc.)</li> <li>- Cybermobbing, identity theft, sextortion and damage to reputation</li> </ul> </li> <li>○ Coverage of costs: <ul style="list-style-type: none"> <li>- No limit on the amount for cases handled by Dextra Legal Protection SA</li> <li>- Up to a maximum of CHF 300,000 for the costs of independent lawyers and court fees (CHF 50,000 if the case does not concern Swiss or EU/EFTA/UK law)</li> </ul> </li> </ul>
	Financial compensation	<ul style="list-style-type: none"> <li>○ Ransoms (up to CHF 3,000)</li> <li>○ Financial losses due to embezzlement or because of e-commerce orders, etc. (up to a maximum of CHF 10,000)</li> <li>○ Psychological counselling costs (up to a maximum of CHF 1,000)</li> </ul>
In the event of death		<ul style="list-style-type: none"> <li>○ Assistance for the management of your digital information following death. Search on the Internet for any digital presence, identification of accounts (social networks) and deletion or transfer of these accounts to a third party</li> </ul>



➤ **Depending on the type of contract chosen, you will be covered by CyberProtect:**



**As an individual person**

Coverage for the policyholder and for any under-age persons staying with him/her temporarily.



**As a family**

Coverage for the policyholder and all persons living in the same household as the policyholder

The current General Terms and Conditions of Insurance and the catalogue of insured risks and benefits apply.

**groupemutuel**

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