CyberBridge

Personal Cyber Coverage

Farmers Insurance Company of Flemington

Are you connected? Then get protected with *CyberBridge*™ by Farmers of Flemington.

Computers, tablets, smartphones, and smart home devices have enabled homeowners to connect with each other and the outside world in new ways, but these devices have also increased our exposure to identity theft, cybercrime, and cyber liability.

Did you know that none of these exposures are covered under standard homeowners insurance policies?

CyberBridge™ was developed to bridge this coverage gap by addressing the expanding cyber risks faced by individuals and families. ***CyberBridge***™ is available as an affordable program with limit options of $10,000 or $25,000 per year, with a separate limit available for legal expenses.

To learn more, ask your agent or visit us at www.farmersofflemington.com

Loss Examples

A woman received an email stating that her credit card payment was overdue and must be paid immediately. She clicked the link and issued the payment before realizing that the email was fraudulent. ***CyberBridge*** would cover the financial loss incurred because of this transaction.

One evening, a man downloaded an app to watch a movie on his iPad. Half-way through the movie, the iPad froze, and a screen appeared demanding that a ransom be paid to restore functionality. ***CyberBridge*** would cover the ransom paid and costs associated with removing the ransomware.

Coverage Includes:

- Identity Theft Expenses
- Card Fraud, Forgery, Cyber Crime
- Cyber Extortion
- Cyber Bullying
- Breach Notification Costs
- Data Recovery & System Restoration
- Personal Cyber Liability Coverage

How does coverage work?

For a small annual premium, the homeowner can obtain coverage against common cyber exposures up to the chosen policy limit. There is no deductible on most of the coverages provided.

Farmers Insurance Company of Flemington

A Mutual Company - *We Put Our Policyholders First*

www.farmersofflemington.com

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The scenarios used are examples of the types of claims and associated costs commonly seen and do not represent a comprehensive explanation of any one particular claim. While the subject coverage is designed to address certain risks and associated costs, coverage may not be available in all circumstances. Each reported claim will be evaluated on a case-by-case basis. The actual policy or endorsement language should be referenced to determine coverage applicability and availability.