

FAMILY CYBEREDGE

FREQUENTLY ASKED QUESTIONS

AIG Private Client Group has joined forces with CyberScout® to bring clients world class cyber and identity theft protection services

1. What is Family CyberEdge?

Family CyberEdge is a new coverage section automatically included within the Private Client Group Home Insurance product for all new business and renewal policies with an inception date from 9 December 2019 onwards.

2. How does Family CyberEdge work?

The policy section is made up of two components:

1. Innovative insurance coverage which helps protect the policyholder from out of pocket expenses that may arise following a covered cyber incident
2. Access to prevention focused proactive tools and services that work with the policyholder to help identify and protect against online vulnerabilities and risks.

There are also two levels of coverage available: *Premium* and *Ultimate*. The *Premium* level of cover will be automatically applied to all policies. For an additional cost, policyholders can upgrade to *Ultimate* coverage to benefit from increased coverages, higher policy sub-limits as well as access to credit and dark web monitoring services (see Q12).

3. Does an existing policyholder need to do anything to receive Family CyberEdge?

From 9 December 2019 existing policyholders will have Family CyberEdge automatically included in their policy at the next renewal date.

4. Who is covered under Family CyberEdge coverage?

The named insured (policyholder) and their relatives (and certain others in their care), who reside with the named insured can utilise the insurance coverage and services offered under Family CyberEdge.

5. Who is CyberScout?

CyberScout is a leading provider of services that help customers defend against data breaches and identity theft. CyberScout's unique approach—delivering proactive protection, preventive education, and swift resolution—offers unrivalled support for more than 660 client partners and 17.5 million households.

6. What is AIG's relationship with CyberScout?

AIG has engaged CyberScout to provide the following services to our policyholders:

- Unlimited 24/7 support and resolution assistance from CyberScout fraud specialists;
- Access to the proactive tools and services mentioned in Question 2, which are provided via CyberScout's panel of third-party providers.

7. Why does Private Client Group request a policyholder's email address?

Once the policyholder has accepted the terms of insurance quoted by Private Client Group, we will request a contact email address. The contact email address will enable CyberScout to send a unique activation code and welcome email to the policyholder, to access the relevant proactive tools and services. The email address will be provided to CyberScout through a secure file transfer which encrypts all details, to ensure the policyholder's personal information is protected. AIG and CyberScout value the privacy of customer data and will not share any email addresses with third parties.

8. How does the policyholder access the proactive tools and services?

Policyholders will receive an automated email from CyberScout once their policy is effective. This email will include an activation link for the tools and services available as part of their selected policy. Upon activation, policyholders can register for their relevant services provided by third party providers, DepositIT and Equifax.

9. When can a policyholder call the 24/7 Cyber Resolution Centre?

Policyholders can call the Cyber Resolution Centre at any time if they have a cyber security question, are concerned that a cyber incident is about to occur, or once a cyber incident has occurred.

The policyholder will speak with a fraud specialist who will provide advice and assistance on how to proceed.

The toll-free number for the Cyber Resolution Centre is 1800 517 117. The Cyber Resolution Centre is available 24 hours a day, 7 days a week, every day of the year.

There is no additional cost to the policyholder for calling the Cyber Resolution Centre. Services are unlimited with no restriction on the number of times a policyholder can call during the policy period.

10. Will it impact premiums if policyholders call the 24/7 Cyber Resolution Centre?

No, we encourage policyholders to take advantage of this service as it plays an important role for:

- prevention before an event;
- support during an event; and
- restoration after a loss occurs.

Policyholders may benefit from early and frequent contact with the Centre to minimise loss.

11. What other benefits can be accessed?

All policyholders will be provided access to the Private Client Group Cyber Knowledge Centre. The Cyber Knowledge Centre provides tips, news alerts and best practices on how to avoid identity theft.

These services are provided as part of the Private Client Group Home Insurance policy at no additional cost. However, policyholders can choose to purchase further services provided by CyberScout and their third party panel at their discretion. Any additional purchase of services are independent of the insurance coverage and benefits provided by AIG Private Client Group Home Insurance.

12. What is credit and dark web monitoring?

Policyholders that elect to upgrade to *Ultimate* coverage will receive an additional online subscription-based service that helps them and their Family Members monitor their credit and dark web presence.

- Credit monitoring is an automated tool that safeguards against identity theft. It can at the policyholder's option, alert them when changes appear on their credit file, bank statements and utility bills, preventing ID theft in its early stages, before any serious damage has been done to their finances and/or credit rating.
- Dark web monitoring is an identity protection tool that enables policyholders to monitor their personal information on the dark web and receive notifications if their data and/or information is located on the dark web. The dark web is a hidden closet of the internet where access to data and information is highly anonymous through encryption. It is notoriously used for illegal activity such as identity theft.

For any further questions, insurance brokers can contact the Private Client Group underwriting team. Policyholders can contact their insurance broker.

This information is meant to be a guide only and is not a substitute for the Product Disclosure Statement (PDS). Please read the PDS for full details of coverage provided, with all benefits, exclusions, terms and conditions. The information does not take into account your objectives, financial situation or needs. Because of that, before you act on this information you should consider its appropriateness, having regard to your own objectives, financial situation and needs.

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