

# OSR Home Cyber Plus

A multi-layered personal cyber insurance  
policy designed for households and individuals



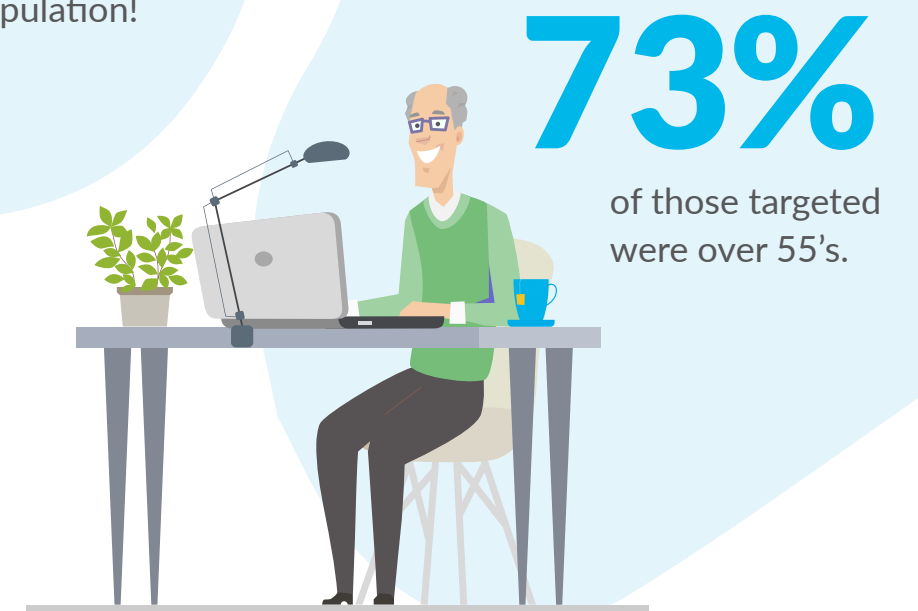
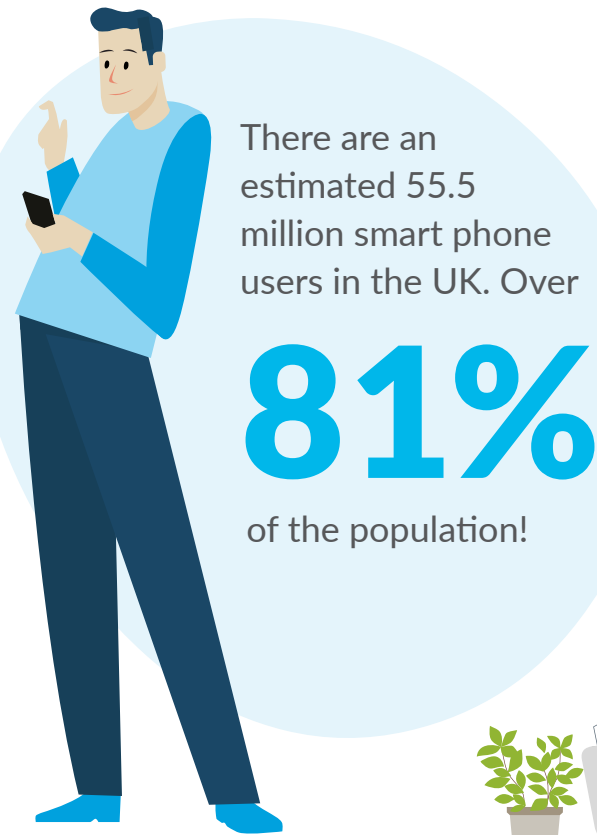
# Are you and your household protected against cyber related incidents?

Life has changed for us all, in more ways than anyone ever expected. Whilst it's true that the changes to our lives recently have been significant, not all of them were surprising. After all, our homes and families have been adopting technology at a remarkable rate for several years, which is not new. Although not new, it is entirely true that recent events have made us more dependent upon technology, the internet, social media and cloud-based services than ever before.

Our adoption of technology has improved the way our homes and families connect with one another in so many positive ways, across all generations, however more recently this has come with a downside. Unfortunately, that is a vast increase to the number of households that fall victim to online fraud, cyber-crime, and cyber-bullying every year.

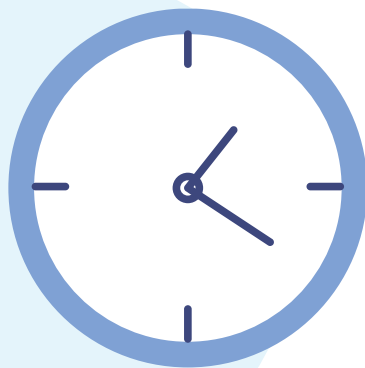


# Did you know that...



**53%**

of UK Children spend 8 hours or more on the internet per week



**1 in 3**

internet users are under 18

There were an estimated **4.6M**

fraud offences in the year ending March 2021, a 24% increase compared with 2020 figures and 85% increase from 2019.



Fraud and computer misuse offences have risen by more than a third in England and Wales, mainly due to COVID-19 pandemic

Cyber-attacks are worrying, unsettling and possibly financially damaging.

What can be done to protect yourself?



Optimum Speciality Risks, a specialist cyber insurance provider, wanted to support households from these risks. Forming a dedicated 'Home Cyber Team' to understand the digital and cyber threats facing UK homes and families, the team worked with data from Action Fraud (The UK's national reporting centre for fraud and cyber-crime) to create OSR: Home Cyber Plus.

The UK's first cyber insurance product to combine insurance protection with a cleverly constructed suite of security software and network monitoring services. Creating a multi-layered digital guardian that will keep your children, parents, grandparents, families and households of all shapes and sizes safe in the ever-changing digital world we now find ourselves in.

# How does OSR: Home Cyber Plus protect my Home and Family?

OSR: Home Cyber Plus provides three layers of protection for your home and family against digital and cyber risks.

## Supporting your Home

The ever-evolving nature of cyber-crime means that despite helping our policyholders understand and protect your home networks, with help from Avast and Dynarisk, we can never guarantee 100% security.

To address this gap and to provide your household with the ultimate peace of mind, there is OSR: Home Cyber Plus.

The OSR: Home Cyber Plus insurance policy provides you and your household with extensive important features, including the following:



Access to your own Cyber Emergency Response service – dedicated cyber experts when you need them the most



Support in dealing with online extortion (for family members of all ages)



Support with the recovery, restoration, or replacement of your photos, videos, and files if they become corrupted, encrypted, or destroyed in a security breach



Costs to recover funds, or reimburse them, if you fall victim to an online deception scam



Legal support, and access to counselling services, for victims of online bullying / malicious communications



Support to regain access to social media and online accounts if your access is hijacked



Device replacement costs

## Protecting your Home

OSR: Home Cyber Plus includes a complimentary 12-month subscription to 'Avast Premium Security', for up to ten devices in your home (PC/Mac/IOS/Android).

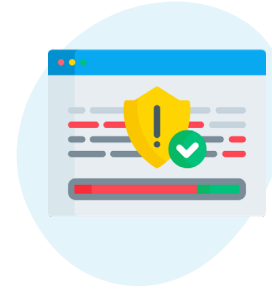
Avast Premium Security is one of the world's leading personal cyber security solutions and will protect the devices of your household members with the following features, plus many more:



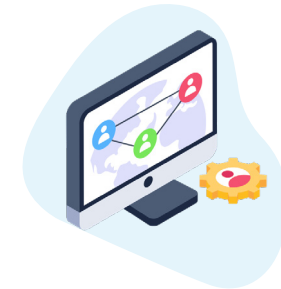
Advanced Antivirus and Firewalls



Web Shield



Sensitive Data Shield



Remote Access Shield



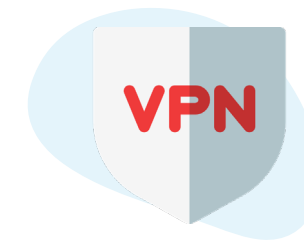
Email and Phishing Shield



Encrypted Photo Vault



Public Wi-Fi Scanner



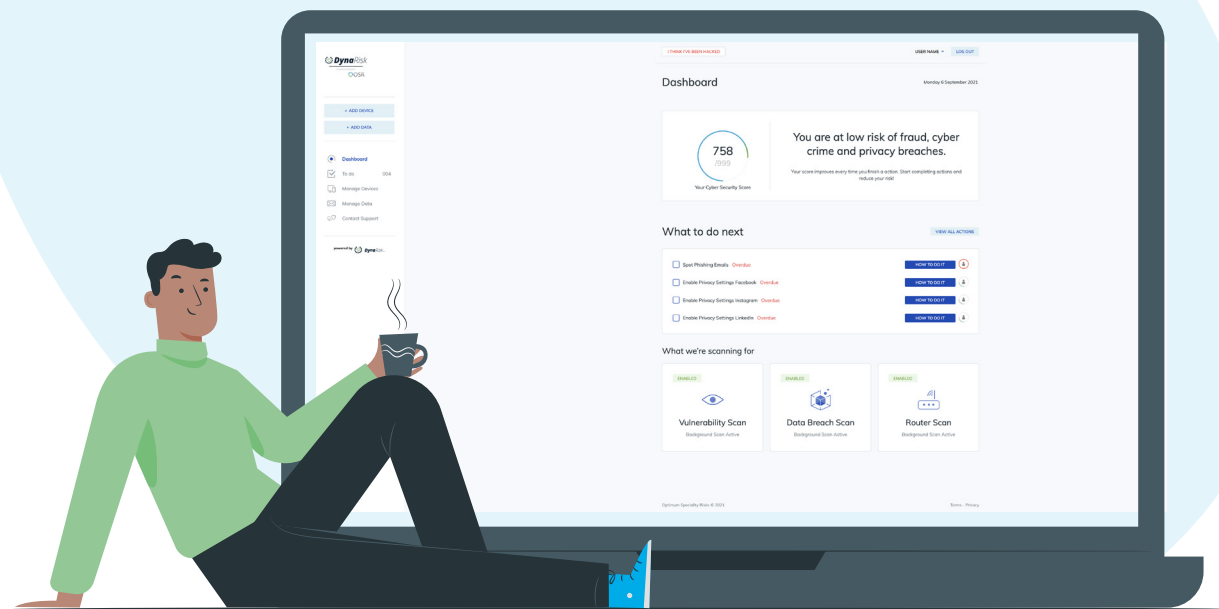
Mobile VPN  
(Virtual Private Network)



## Understanding your Home Cyber Risk

All policyholders receive access to OSR's Home Cyber Portal. Within this portal, we will assess your home network and devices, providing you with a cyber score to clearly show how secure your home currently is or any exposures you may have. After we have scanned for vulnerabilities, content breaches and router weaknesses, we tailor a unique security program for your home.

At OSR, we understand that no two homes or families are the same, so our software will provide you with security recommendations and guidance based on the way you live.



## Next Steps

The OSR: Home Cyber Plus policy is available via your insurance broker. Get the cover you need, providing peace of mind that should a cyber event occur, we will be there to support you.





HCP01.22

T: +44 (0) 20 3675 0910

E: [support@optimumsr.co.uk](mailto:support@optimumsr.co.uk)

W: [www.optimumsr.co.uk](http://www.optimumsr.co.uk)

150 Minorities, London, EC3N 1LS