

Personal & Family Cyber Protection



In today's connected world, you and your family face increasing exposure to data and security risks. Personal information is highly valuable, making it essential to protect it and have access to expert support in the event of a security breach.

Unexpected incidents can occur at any time and may impact your well-being, which is why having reliable assistance is so important. Personal & Family Cyber Protection helps safeguard you and your loved ones from these risks.

There are two sides to this comprehensive protection:

- 1 Coverage tailored to meet the needs of modern digital lifestyles, and
- 2 Unlimited access to a secure, **personalized platform delivered by Cyberscout** that provides proactive services designed to mitigate cyber risks.

2026-2027 coverage highlights:

Social Engineering	\$10,000
Cyber Bullying Response	Up to \$25,000
Identity Theft	Up to \$25,000
Online Extortion & System Compromise	\$2,500 (Combined)
Aggregate Limit	Up to \$25,000

Cyberscout services include:

Identity Management

Cyberscout provides service and support to help minimize damage and resolve identity theft incidents.

Monitoring & Educational Services

The platform specializes in dark web, social media monitoring and ransomware risk assessments, combined with educational resources so you can take advantage of the protection available. Cyberscout can diagnose an issue and implement a plan to protect your data, with highly experienced professionals who have deep expertise in information security, data privacy and governance. The platform can alert you to the latest scams and fraud attempts with ways to prepare, and can also inform you of the latest malware incidents and suggestions on how to stay safe online.

Claims Service

Access all of your cyber defense solutions on the Cyberscout platform. Simply follow these steps to access your personalized Cyberscout portal for the first time:

1. Visit Cyber Scout and click "Enter your access code".
2. Enter access code and complete the registration form.

How to apply

Please contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

- 1-855-318-6558
- connect.canada@bmsgroup.com
- www.canada.bmsgroup.com

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wording, a copy of which can be obtained from BMS.

In addition to the services above, this sophisticated online platform includes:

- Online Identity Vault™
- Password Manager
- Lost Wallet Assistance
- Digital Case Creation
- Historical dark web scanning
- Credit monitoring and alerts with credit score and report

Terms & conditions

This insurance provides cyber coverage on a personal lines basis and excludes any work, professional engagement, or business activities.

This insurance is provided only to the Named Insured (individual) listed on the certificate of insurance and their Family as defined in the policy. Coverage is not afforded for the business, employees or employees' family members of the insured.

This insurance contains a System Maintenance condition that requires:

- Providing and maintaining a license for anti-virus software and ensuring that this software is active and in use on the Insureds Home Computer.
- Performing and installing all available software updates and patches as soon as practicable, either (a) in the instance of a new Home Computer, as soon as possible but in no event more than 48 hours of the Home Computer first being connected to the internet, and (b) in all other instances, in no event more than fifteen days after the updates or patches are made available.
- Providing and running a data backup system at appropriate intervals, including without limitation performing a full backup of the Home Computer at least once per month.
- The Named Insured is required to notify the insurer of any event within 30 days. In the event of a loss or claim, coverage determination will be dependent on the facts and circumstances of the event, the specific language, terms and conditions of the Policy issued and applicable law.
- The Insurer may retain a third party service provider to perform one or more of the services it is obligated to provide under the policies.