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personal cyber

Personal Lines Cyber

Cyber incidents are no longer limited to businesses. Everyday digital activities such as online shopping and banking, social media, smart home devices, and cloud storage have expanded vulnerability for households. Fraud, cyberbullying, digital asset loss, online extortion, privacy breach, identity theft, and cyber disruption now affect Canadian families across all life stages.

Sovereign's Personal Lines Cyber is a turnkey, white-label Personal Cyber Solution designed to address cyber risks that typically fall outside home insurance. Our solution provides coverage for cyber events, financial losses, and incident response services connected to an insured's digital life.

About Sovereign

Proudly Canadian since 1953, Sovereign Insurance is a boutique-by-design, purpose-driven insurance provider committed to offering multi-line risk solutions that meet client needs and elevate partner brands. We support you with advice, education, and hands-on expertise to help you navigate complexity and stay ahead of evolving risks across industries and businesses. We carry an AM Best A (Excellent) rating, delivering financial strength our partners can stand behind with confidence.

Contact Us

Our solution is available for Sovereign partners to include within homeowners' and tenants' policies. It is easy to place and built to perform at scale. To learn more, speak with your Sovereign representative.

Cyber risk is part of everyday life

Canadian households are more connected than ever. As digital reliance grows, so does risk. Cyber incidents are becoming more common and can be both financially and emotionally disruptive.

Cybercrime does not discriminate by age.

- **Teens** face rising cyberbullying and online harassment through social and gaming platforms.
- **Adults** are frequently targeted by phishing, account takeovers, and identity-based fraud.
- **Seniors** are increasingly exposed to social engineering, investment scams, and extortion schemes.

Why coverage matters

Canada remains one of the most digitally connected countries, making households attractive targets for cybercriminals.

35 million

Canadians spend an average of **six hours** online each day.[1]

82 %

of Canadians are active social media users.[2]

56 %

of Canadians surveyed said they were targeted by fraud.[3]

Canada ranks **#2** globally for **malware attacks.**[4]

More than **$638 million** lost to fraud in Canada in 2024.[5]

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Sources:

[1] Statista, Daily time spent with selected media among adults in Canada 2024
[2] DataReportal, Digital 2025: Canada
[3] TransUnion, H1 2025 Update to the State of Omnichannel Fraud Report
[4] NordVPN, Q2-2025 Report
[5] CAFC 2024 Annual Statistical Report

Coverage highlights

Sovereign's Personal Lines Cyber addresses a broad range of digital risks facing Canadian households, helping manage financial losses, recovery expenses, and everyday disruption from cyber events. Flexible limits and deductibles support easy integration with existing portfolios.

Cyber Bullying

Covers expenses resulting from cyberbullying incidents, including legal fees, counseling, and effort to remove harmful online content.

Claims scenario: Your child is a victim of online harassment, leading to emotional distress and the need for therapy. The policy covers therapy costs and legal fees for removing harmful online content.

Cyber Extortion Threat

Covers expenses resulting from credible cyber extortion threats, including demands for ransom or extortion monies.

Claims scenario: A hacker threatens to release sensitive personal information unless a ransom is paid. The policy covers the ransom payment and associated expenses.

Online Cyber Fraud

Provides reimbursement for financial losses stemming from phishing attacks, online scams, fraudulent fund transfers, or compromised accounts.

Claims scenario: You fall victim to a phishing scam and unknowingly provide your bank details, leading to unauthorized transactions. The policy covers the financial losses and recovery expenses.

Digital Asset Loss

Provides reimbursement for the loss, corruption, or destruction of digital assets caused by a security failure in your device or that of a service provider.

Claims scenario: A malware attack corrupts your important digital files. The policy covers the costs to restore or replace the affected digital assets.

Privacy Breach Expenses

Covers expenses resulting from an unintended privacy breach, including notifications, credit monitoring, and required communication to affected individuals.

Claims scenario: As a volunteer for your son's school hockey team, you accidentally share sensitive personal data of team members online, leading to a privacy breach. The policy covers the costs of notifying affected individuals and providing credit monitoring services.

Digital Privacy Incident Response

Includes support such as cybersecurity consultancy, online content remediation, and PR services to address and mitigate digital privacy incidents.

Claims scenario: False information about you is published online, damaging your reputation. The policy covers the costs of hiring a public relations firm to manage the crisis.

Cyber Disruption Expenses

Provides reimbursement for costs associated with cyber related disruptions to home digital systems, including temporary relocation or lost wages.

Claims scenario: Your smart lock is hacked, locking you out of your own home. The policy covers the costs of temporary relocation and lost wages.

Identity Theft

Includes support such as identity recovery services, legal assistance, and ongoing monitoring following an identity theft event.

Claims scenario: Your identity is stolen, and fraudulent accounts are opened in your name. The policy covers the costs of legal assistance and recovery services.

Home Business Package

Covers expenses resulting from cyber events affecting home based businesses, including fraud, extortion, digital asset loss, and privacy breaches.

Claims scenario: A phishing email impersonating a vendor leads you to make a fraudulent payment. The policy reimburses the loss and covers related response expenses.