



# Complete Digital Protection for Your Family

Proactive security. Expert support. Comprehensive insurance.

# Why Your Family Needs Digital Protection

Cyber crime is no longer something that happens to other people. Millions of UK households are targeted every year - and most have no protection in place.

**£11.4B**

lost to online scammers in the UK last year

**1 in 7**

consumers lost cash to criminals in 2024

**£1,400**

average loss per victim

**Only 6%**

of households have any digital protection

## Threats facing your household

- ✗ Online sales fraud
- ✗ Social engineering & impersonation scams
- ✗ Cyberbullying — targeting children and adults
- ✗ Digital identity theft
- ✗ Account takeovers — banking, email, social media
- ✗ Ransomware attacks

## The protection gap

Traditional home insurance was written for a physical world with little to no cover for digital threats - leaving your household completely exposed.

OSR Home Cyber closes that gap with one comprehensive package built around three powerful pillars, covering your entire family before, during and after any cyber incident.



# Three Pillars of Protection

## Protect

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Proactive, always-on digital risk management - real-time antivirus, dark web monitoring and a personalised Cyber Security Score.

## Support

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Exclusive 24/7 cyber emergency response helpline - trained specialists available day or night, every day of the year.

## Insure

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Comprehensive financial cover for fraud, identity theft, cyber attacks, cyberbullying, cyber extortion and online sales fraud.



# Protect

Proactive Cyber Risk Management — Stay Secure. Stay Ahead.

Prevention is always better than cure. Your OSR Home Cyber policy includes an advanced digital risk platform that actively monitors and defends your household before threats can cause harm.

## Real-Time Antivirus

Continuous, always-on protection across all connected devices in your home - laptops, phones and tablets.

## Dark Web Monitoring

24/7 scanning for your personal data, email addresses and financial details across the dark web, alerting you immediately if found.

## Cyber Security Score

Your household receives a live, personalised security score so you can see your risk level and take targeted action.

## What Protect guards against

- ✓ Social engineering and impersonation scams
- ✓ Account takeover attempts
- ✓ Malware, viruses and ransomware
- ✓ Digital identity theft
- ✓ Cyberbullying and online harassment
- ✓ Unauthorised access to your devices

## Powered by Dynarisk

**32bn+**

records monitored  
in the Dynarisk  
database

**24/7**

expert support  
available to  
policyholders



# Support

Expert Help When You Need It Most — 24/7 Cyber Emergency Helpline

Cyber incidents don't keep office hours. As an OSR Home Cyber policyholder you have exclusive access to a dedicated cyber emergency response team - day or night, every single day of the year.

## Available 24/7/365

Call at any time — midnight, weekends, bank holidays. Our cyber specialists are always ready to respond.

## Expert-Led Response

You'll speak directly with trained cyber security professionals — real expertise, not a call centre script.

## Immediate Action

We help you contain incidents in real time, stopping further damage and guiding you through every step.

## When to call the helpline

- ✓ Suspicious email, message or phone call received
- ✓ Account or device suspected to be compromised
- ✓ Child targeted by cyberbullying or online grooming
- ✓ Ransom or extortion demands received
- ✓ Suspicious link clicked or unknown file downloaded
- ✓ Any urgent digital security concern

## What our experts can help with

- ✓ Virus and malware removal guidance
- ✓ Investigating phishing emails
- ✓ Ransomware event assistance
- ✓ Account recovery and restoration
- ✓ Reporting and escalation advice
- ✓ Support for cyberbullying incidents



# Insure

## Comprehensive Cover for the Digital Age — Your Digital Safety Net

When prevention isn't enough, your insurance kicks in. OSR Home Cyber provides financial protection across a wide range of digital threats - covering costs that your existing home insurance policy almost certainly excludes.

### **Personal Identity Fraud**

A third party steals, destroys or corrupts your personal data — photographs, recordings or information stored on your devices. We cover the financial loss and cost of restoring your identity.

### **Cyber Attack**

A third party attacks your device electronically - for example by introducing a virus or ransomware. We cover the cost of recovery, data restoration and any financial loss incurred.

### **Social Engineering**

A third party impersonates someone you trust to obtain personal information or funds from you. Cover includes financial reimbursement and professional fraud recovery support.

### **Cyberbullying & Defamation**

A third party publishes defamatory or harmful content about you or a family member online. We provide legal support and cover the costs of removal and recovery.

### **Cyber Extortion**

A third party demands a ransom payment in exchange for your electronic data or to prevent release of sensitive information. We provide crisis management support and cover ransom-related losses.

### **Online Sales Fraud**

A third party defrauds you in an online transaction - goods purchased but never received. We reimburse your financial loss.

## Two levels of cover available

Gold and Silver options are both available, each including all three pillars - **Protect, Support and Insure** - with whole-family coverage included as standard. Please speak with your insurance broker to find the right level for your household.



complete  
protection,  
for everyone

Cyber risk is inevitable. Being uninsured isn't.



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)