Cyber Insurance Review Checklist

Ten questions every high-net-worth family should ask about their coverage

PCRG Insurance

Bring this checklist to your next insurance review. Check each box once you have a clear answer, and write down the limit or policy detail so you can compare it with your family's real exposure. You can fill it in on screen or print it.

Prepared for _____ Date _____

Your current policies

☐ **1. Does my homeowners policy include any cyber or identity theft coverage? What are the limits?**

Many homeowners policies include only a small cyber or identity endorsement, or none at all.

ANSWER / NOTES _____

☐ **2. Does my umbrella policy respond to any cyber-related claims?**

Umbrella policies cover your liability to others. They generally don't reimburse money stolen from you.

ANSWER / NOTES _____

Fraud and extortion

☐ **3. What's my limit for social engineering and wire fraud?**

This coverage often carries its own limit, lower than the policy's overall limit.

ANSWER / NOTES _____

☐ **4. Is ransomware or cyber extortion covered?**

Check whether the policy pays for response experts as well as the demand itself.

ANSWER / NOTES _____

☐ **5. Are cryptocurrency losses covered or excluded?**

Some policies exclude digital assets or cap them at a low amount.

ANSWER / NOTES _____

People in your household

- [ ] **6. Does the policy cover household staff and family members who live elsewhere?**
  Coverage for domestic employees and children away at school varies by policy.

  ANSWER / NOTES _____

- [ ] **7. Are family office systems and staff covered, or do they need commercial coverage?**
  A family office may need its own commercial cyber policy.

  ANSWER / NOTES _____

- [ ] **8. Is cyberbullying or online harassment covered?**
  Some policies pay for counseling, temporary relocation, or legal help.

  ANSWER / NOTES _____

Policy terms

- [ ] **9. What security steps does the policy require, such as multifactor authentication?**
  Coverage can depend on meeting conditions like these, so know them before a claim.

  ANSWER / NOTES _____

- [ ] **10. What's my deductible, and does it apply per incident?**
  A per-incident deductible can add up if several accounts are hit at once.

  ANSWER / NOTES _____

Your household at a glance

These details help your advisor size the right limit.

Number of homes	**Household staff**	**Family office (yes / no)**
Largest wire in the past year	**Current cyber limit**	**Wire fraud sublimit**

Want a second set of eyes?

PCRG Insurance reviews cyber risk as part of your complete private client insurance program.

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This checklist is for general information only and is not a coverage opinion. Coverage depends on the terms, conditions, limits, and exclusions of each policy. Updated September 2026.