

WHINS Checklist: Personal Cyber and Digital Extortion Insurance

Quote preparation checklist

What to Gather Before Requesting a Quote

- Household digital exposure, executive/public visibility, and family office involvement.
- MFA, password management, wire transfer procedures, smart-home devices, and social media risk.
- Cyber extortion, identity theft, online account takeover, fraud, and privacy concerns.
- Prior incidents, financial account controls, and household staff/vendor access.

Helpful Documents

- Current declarations pages or quote indications, if available.
- Any contracts, lender requirements, or certificate requirements.
- Recent loss runs or claim history when applicable.
- Target effective date and timing constraints.

Questions to Be Ready For

- What changed that triggered the review?
- Are there deadlines, contracts, lender requirements, or renewal dates?
- Has there been any prior claim, cancellation, non-renewal, or coverage restriction?
- Are there related coverage lines that should be reviewed together?

WHINS Insurance Agency | 818-233-0825 | info@whins.com | CA License #0G66655

This checklist is educational only. Coverage availability, terms, conditions, and eligibility depend on underwriting review.