




# Learn More About Your Mountaineer Benefit: Identity Theft Protection, Device Security, and Online Privacy

**LifeLock with Norton Benefit  
Premier and Premier Plus  
Features Guide**



# Norton LifeLock Benefit Plans


 <b>LIFELOCK IDENTITY THEFT PROTECTION</b>	LifeLock with Norton <b>Benefit Premier</b>	LifeLock with Norton <b>Benefit Premier Plus</b>
<b>Financial &amp; fraud protection</b>		
<ul style="list-style-type: none"> <li> <b>Proprietary LifeLock Identity Alert System<sup>†</sup></b>                      It's the foundation for all LifeLock services. We monitor for fraudulent use of your Social Security number, name, address, or date of birth in applications for credit and services. The patented system sends alerts by text, phone<sup>‡</sup>, email, or mobile app.                 </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Identity verification &amp; SSN alerts<sup>†</sup></b>                      Banks and other companies may attempt to verify your identity when you open a new credit card account, get a car loan, or even when logging into your banking account online. This is done by asking you questions only you should be able to answer, like the name of your best friend or by texting you a one-time usage code. But what happens if a cybercriminal is attempting to impersonate you to open new accounts? We monitor our network and alert you if we detect a bank, utility or other company attempting to verify your identity so you can take action to help protect your identity, if this was not initiated by you.                 </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Credit monitoring<sup>1</sup></b>                      Credit monitoring is one of the critically important dimensions to monitor to detect potential identity theft issues as changes are made to your credit file. As a LifeLock with Norton Benefit Plan member, we monitor key changes to your credit file at one or three of the leading credit bureaus, depending on your plan, and alert you to help detect fraud.                 </li> </ul>	Three-bureau <sup>1</sup>	Three-bureau <sup>1</sup>
<ul style="list-style-type: none"> <li> <b>Credit reports &amp; credit scores</b>                      Online access to your credit reports and credit scores from the primary bureaus. It's a convenient way to see details of your credit history over the past year.  <small>The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small> </li> </ul>	One-bureau <sup>1</sup> daily / Three-bureau <sup>1</sup> annual	One-bureau <sup>1</sup> daily / Three-bureau <sup>1</sup> annual
<ul style="list-style-type: none"> <li> <b>High-risk transaction monitoring (all financial accounts)</b>                      Get alerts to unusual bank and credit card activity.                 </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Debit &amp; credit card activity alerts<sup>†</sup></b>                      Do your bank and credit card companies send you alerts to verify transactions? Centralize your banking alerts into one place with LifeLock Transaction Monitoring. Help protect your finances against fraud by monitoring existing accounts with alerts that notify you of cash withdrawals, balance transfers, and large purchases.                     <ul style="list-style-type: none"> <li> <b>Recurring charge alert<sup>†</sup></b> We monitor your bank, savings, and credit card transactions to help identify potential fraud. If a monthly recurring charge increases, we will alert you so you can take action if necessary.                     </li> <li> <b>Unusual charge alerts</b> </li> </ul> </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Checking &amp; savings account application alerts<sup>†</sup></b>                      Continuously searches for your personal information in new bank account applications at national banks, local banks, and credit unions from coast to coast.                 </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Bank account takeover alerts<sup>†</sup></b>                      Smart identity thieves use their computers to take over accounts or add new account holders to existing accounts. LifeLock helps protect your finances by monitoring for these changes.                 </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Student loan activity alerts<sup>†</sup></b>                      We monitor the activity of your student loan accounts.                 </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>401K, HSA, &amp; investment account activity alerts (employer &amp; personal accounts)<sup>†</sup></b>                      How often do you check your 401K balance? How soon would you find out if money was stolen? Investment and retirement accounts are often the lifeline for financial growth. We help you protect your nest egg by alerting you to withdrawals and balance transfers.                 </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Payday &amp; sub-prime loan monitoring<sup>†</sup></b>                      Detects if someone attempts to obtain an online payday loan using your identity.                 </li> </ul>	●	●
<b>Lifestyle protection</b>		
<ul style="list-style-type: none"> <li> <b>Dark web monitoring (100+ data points driven by human operatives &amp; AI)</b>                      Identity thieves can buy or sell your personal information on hard-to-find dark websites and forums. LifeLock patrols the dark web and notifies you if we find your information, such as your username, password, IP address, or gamer tag.                 </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Data breach notifications</b>                      How many organizations and companies store your information in their databases? Your information is virtually everywhere, from doctors, insurance companies, employers, even your favorite retailers. We let you know about large-scale breaches, so you can help protect your personal information.                 </li> </ul>	●	●

<sup>†</sup> LifeLock does not monitor all transactions at all businesses.

<sup>‡</sup> Phone alerts made during normal local business hours.

<sup>1</sup> Credit features require setup, identity verification and sufficient credit history by TransUnion and/or Equifax. Credit monitoring features may take several days to activate after enrollment.



 <b>LIFELock IDENTITY THEFT PROTECTION</b>	LifeLock with Norton <b>Benefit Premier</b>	LifeLock with Norton <b>Benefit Premier Plus</b>
<ul style="list-style-type: none"> <li> <b>Fictitious identity monitoring</b>            Could someone use your Social Security number with someone else's name and address to commit identity theft? Yes, it's called synthetic identity theft. Criminals can use fake personal information connected to your identity to open accounts or commit fraud. We help protect your identity by scanning for names and addresses connected with your Social Security number.         </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Court records scanning</b>            We search for falsified court records containing your personal information to help protect you from arrest for crimes you haven't committed, monitor for fictitious identities using aliases with your Social Security number, and alert you of potentially fraudulent credit card activity.<sup>†</sup> </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Sex offender registry</b>            Receive notifications if your name and personal information appear in a sex offender registry.         </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>USPS address change verification</b>            Identity thieves try to divert mail to get important financial information. LifeLock lets you know of address change requests at the U.S. Postal Service linked to your identity.         </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Online lending marketplace monitoring</b>            We will alert you if we detect new applications, account openings, or modifications to existing marketplace lending accounts associated with your personal identifiable information.         </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Phone takeover monitoring (carrier, SIM, &amp; phone number)</b>            Phone takeover monitoring helps protect against phone takeovers. We monitor your (mobile) phone number for potential takeovers including SIM card changes, carrier changes, and line disconnections. Then we notify you so you can spot identity theft and take action if necessary.         </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Telecom, cable, &amp; utilities monitoring</b>            Through telecom, cable, and utility alerts, we will notify you when a service provider opens a new account in your name. These notifications cover a wide range of utilities like water, gas, electricity, cable, and phone services.         </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Home title monitoring</b>            Your home is likely your biggest asset, but how often do you monitor the title to your home? Someone could take out a loan and lien against your home without your knowledge. We will monitor and notify you if we detect changes made at the county recorder's office related to your home's title so you can take necessary action to protect your home.         </li> </ul>	●	●
<b>Social protection</b>		
<ul style="list-style-type: none"> <li> <b>Social media monitoring*</b> (TikTok &amp; Snapchat now included)            Our social media monitoring feature helps you keep your social media accounts safer. We monitor your linked accounts on the most popular social media sites and notify you if we think your account may be compromised or if we detect risky links.         </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Gamertag monitoring</b>            Your game accounts are valuable targets for attackers. Your game library, game loot, and account funds associated with your credit card could all be at risk if your account is compromised—the unique aliases that you or your children use for game play on any platform could be exposed or sold by identity thieves. We will send you a notification if we detect that your gamer tag has been exposed by identity thieves on the dark web.         </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>P2P file sharing-network searches</b>            We monitor and notify you if we see your personal information on file-sharing networks intended for music or photos.         </li> </ul>	●	●
<b>Lock &amp; freeze dashboard</b>		
<ul style="list-style-type: none"> <li> <b>Identity lock<sup>1,4</sup></b>            Criminals can steal your identity to open credit cards, bank, and utility accounts or even take out a loan in your name. With a single click, Identity Lock lets you lock your TransUnion credit<sup>1</sup> file to help protect against identity thieves from opening accounts or taking out loans in your name. And you can unlock it whenever you need to open a new credit account.  <small>Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your TransUnion file will be unlocked if your subscription is downgraded or canceled.</small> </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Bank account freeze</b> </li> <li> <b>Credit account freeze</b> </li> <li> <b>Child credit freeze</b> </li> <li> <b>Employment data freeze</b> </li> <li> <b>Utility account freeze</b> </li> <li> <b>IRS tax identity protection pin assistance</b>            Criminals can steal your identity to open credit cards, bank accounts, or utilities in your name. We provide easy instructions and quick access so you can freeze credit, bank, and utility files with each consumer reporting company to help protect against criminals using your information to open new accounts or take out loans in your name.         </li> </ul>	●	●

<sup>†</sup> LifeLock does not monitor all transactions at all businesses.  
<sup>\*</sup> Does not include monitoring of chats or direct messages.  
<sup>1</sup> Credit features require setup, identity verification and sufficient credit history by TransUnion and/or Equifax. Credit monitoring features may take several days to activate after enrollment.  
<sup>4</sup> Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your TransUnion file will be unlocked if your subscription is downgraded or canceled.

 <b>NORTON DEVICE SECURITY</b>	LifeLock with Norton <b>Benefit Premier</b>	LifeLock with Norton <b>Benefit Premier Plus</b>
<b>Norton Device Security – PC, Mac, &amp; mobile</b> Multi-layered, advanced security helps protect devices against existing and emerging malware threats, including ransomware, and helps protect private and financial information when employees go online.	Up to 5 devices (Family gets 10 devices)	Up to 10 devices (Family gets unlimited)
<ul style="list-style-type: none"> <li> <b>Antivirus, malware, ransomware, &amp; hacking protection</b>                Antivirus scans and helps remove malware files that enter a computer, tablet or smartphone. Norton AntiVirus technology uses machine learning to determine if a file is good or bad, and can do so even if it's the first time seeing that file.             </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Safe browsing (Norton Safe Web)</b>                Helps you surf, search and shop more safely online. It analyzes websites that you visit and helps detect if there are any viruses, spyware, malware, or other online threats.             </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>SMS security</b>                The SMS security feature filters potentially spam SMS text messages and MMS messages that you receive from unknown senders.             </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Secure calendar (iOS)</b>                The secure calendar feature detects and lists potentially malicious calendar invites and allows you to view and delete them from your calendar app.             </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Network security (Smart Firewall)</b>                Helps protect your devices and the data they store from malicious attacks and intrusive eyes by monitoring and blocking suspicious network traffic.             </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Cloud backup<sup>2</sup></b>                Cloud storage to store and protect important files and documents as a preventative measure to data loss due to hard drive failures, stolen devices, and even ransomware.             </li> </ul>	50 GB	500 GB
<b>Online threat protection (including emerging threats: stalkerware, fake e-stores)</b> Advanced security helps protect your private and financial information when you go online.	●	●
<b>Password Manager</b> Create, store, and manage your passwords, credit card information and other credentials online – safely and securely.	●	●
<b>Child online safety tools (Parental Control)<sup>3</sup></b> Helps your kids explore the web more safely by keeping you informed of which sites they are visiting so you can monitor for age-appropriate content.	●	●
<ul style="list-style-type: none"> <li> <b>Online activity monitoring (search term &amp; video supervision)</b>                Provides insights into the search terms and videos that interest your kids. Get detailed reports on what your kids are doing online, right in your Inbox or on the Parent Portal.             </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Content controls &amp; restrictions</b>                Lets you create rules to restrict access to sites and create a whitelist of preferred sites (only available for Windows, Android, and iOS).             </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Screen time management</b>                Helps your kids balance time spent online by letting you schedule screen-time limits for their device usage (only available for Windows, Android, and iOS. Daily time limit functionality is not supported on iOS, but time curfew functionality is supported).             </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Geolocation tracking &amp; alerts</b>                Stay informed about where your kids are with tools that map the location of their Android or iOS devices and provide a 30-day history to show where they've been.             </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Instant lock/unlock all devices</b>                You can help your child take a break by locking the device, so they can re-focus, or join the family at dinner. Individual devices can be unlocked with a PIN. You and your child can still contact each other while the device is in lock mode.             </li> </ul>	●	●
<ul style="list-style-type: none"> <li> <b>Instant school time device management</b>                Help minimize online distractions while your child uses the internet for school work.             </li> </ul>	●	●
 <b>NORTON ONLINE PRIVACY</b>		
<b>Secure VPN – PC, Mac, &amp; mobile</b> A virtual private network gives you online privacy and anonymity by creating a private network from a public Internet connection. With Norton Secure VPN, your data that you send and receive from your device like passwords and credit card numbers is encrypted and converted into an unreadable, untraceable format until it reaches our servers.	●	●
<b>Data broker monitoring &amp; data removal assistance (Privacy Monitor)</b> Privacy Monitor helps reduce public exposure of your personal information. We scan common public people-search websites for your personal information and help you opt-out, giving you peace of mind and greater control over your online privacy.	●	●

<sup>2</sup> Norton Cloud Backup, Norton SafeCam, Norton Family, and Norton Parental Control features are not supported on Mac, Windows 10 in S mode, and Windows running on ARM processor.

<sup>3</sup> Norton Family and Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device – Windows PC, Mac, iOS and Android – via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.

 <b>NORTON ONLINE PRIVACY</b>	LifeLock with Norton <b>Benefit Premier</b>	LifeLock with Norton <b>Benefit Premier Plus</b>
<b>Solicitation reduction</b>	●	●
<ul style="list-style-type: none"> <li>• <b>Ad blocker</b> Norton Ad Blocker enhances your browsing experience by blocking unwanted ads in your Safari browser.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>Reduced pre-approved credit card offers</b> Pre-approved credit card offers can provide important information to identity thieves. LifeLock will request your name be removed from many pre-approved credit card mailing lists.</li> </ul>	●	●
<b>Webcam protection (SafeCam)<sup>2</sup></b> Your webcam is a great way to keep in touch with family, friends, or business associates. But it can also be vulnerable to hacking. With SafeCam, you'll get notified when cybercriminals try to use your webcam, so we can help block them.	●	●
<b>Private Email** COMING SOON</b> Forwarding service that removes multiple types of hidden email trackers and lets you create unlimited unique private email addresses without switching email providers or apps.		●
<b>Block online trackers &amp; fingerprinting (Norton AntiTrack)</b> Help keep your personal data and browsing activity private by blocking online trackers and disguising your unique digital fingerprint. Disguising your unique digital fingerprint.		●
<b>SERVICE &amp; SUPPORT</b>		
<b>Restoration &amp; remediation services</b>	●	●
<ul style="list-style-type: none"> <li>• <b>24/7 live member support</b> (tap-to-call from mobile app) We have live Identity Protection Agents available to answer your questions.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>U.S.-based identity restoration agents</b> If your identity is compromised, an Identity Restoration Specialist will personally handle your case and help restore your identity.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>Spyware/virus removal (SVR) specialists</b> Our agents are available to help remove spyware and viruses from your devices. We offer fast and easy remote service so you don't need to leave your home.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>Unemployment fraud support</b> Our Restoration Department has an entire directory of contact information and required steps/documents for each state. We have an outlined process that includes a Limited Power of Attorney that allows us to follow up with merchants and third parties on our member's behalf to help get unemployment fraud resolved successfully.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>Prior identity theft remediation<sup>9</sup></b> (pre-existing conditions) Covers remediating prior identity theft events that happened within 12 months prior to your enrollment in your LifeLock with Norton Benefit Plan.</li> </ul>	●	●
<ul style="list-style-type: none"> <li>• <b>Integrated restoration tracker</b> Track the status of your restoration case through your member portal.</li> </ul>	●	●
<b>Dedicated employee benefits phone line &amp; email support</b>	●	●
<b>Mobile app (iOS &amp; Android)</b> With the mobile app, you will be able to receive alerts <sup>1</sup> via push notification and respond to them right away. If you tell us any activity looks suspicious, our LifeLock Identity Protection Agents will be able to help you.	●	●
<b>Million Dollar Protection Package<sup>1111</sup></b> If you became a victim of identity theft, who could help you with reimbursement for identity theft losses and expenses? LifeLock helps protect you with our Million Dollar Protection Package. You will be covered for personal expenses you incur and money stolen as a result of identity theft, and we will provide lawyers and experts, up to \$1 million, if needed to help resolve your case.	Up to \$3 million	Up to \$3 million
<ul style="list-style-type: none"> <li>• <b>Stolen funds reimbursement</b> We'll reimburse money directly back to you if you have stolen funds from your bank, investment, or credit accounts due to identity theft.</li> </ul>	Up to \$1 million each	Up to \$1 million each
<ul style="list-style-type: none"> <li>• <b>Personal expense reimbursement</b> (including loss of income, child/elder care) We reimburse expenses resulting from identity theft like childcare, travel, document replacement, and lost wages.</li> </ul>	Up to \$1 million each	Up to \$1 million each
<ul style="list-style-type: none"> <li>• <b>Coverage for lawyers &amp; experts</b> (no hourly max) If needed, we'll retain lawyers and experts directly for you to help solve your identity theft.</li> </ul>	Up to \$1 million each	Up to \$1 million each
<ul style="list-style-type: none"> <li>• <b>Replacement of stolen cash</b> We will replace up to \$500 of stolen cash in the event of a lost purse or wallet.</li> </ul>	Up to \$500	Up to \$500

\*\* Estimated upcoming release Fall 2023. Subject to change.


<sup>2</sup> Norton Cloud Backup, Norton SafeCam, Norton Family, and Norton Parental Control features are not supported on Mac, Windows 10 in S mode, and Windows running on ARM processor.

<sup>3</sup> Norton Family and Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device

<sup>4</sup> - Windows PC, Mac, iOS and Android - via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.

<sup>5</sup> Subject to eligibility requirements defined in Terms & Conditions. Norton reserves the right to change and/or cease services at any time.

<sup>1111</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential, LifeLock with Norton Benefit Premier, LifeLock with Norton Benefit Premier Plus, and up to \$1 million in coverage for lawyers and experts, if needed for all plans. In addition, if Cyber Crime Coverage is provided with your plan, up to \$50,000 for related expenses for the Primary Member, Secondary and Minor Members of a Family Plan, who share in the \$50,000 limit. All benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). All benefits for Cyber Crime Coverage are issued and covered by Tokio Marine HCC. Cyber Crime Coverage is not available to residents of New York. Policy terms, conditions, and exclusions at: NortonLifeLock.com/legal.

 <b>SERVICE &amp; SUPPORT</b>	LifeLock with Norton <b>Benefit Premier</b>	LifeLock with Norton <b>Benefit Premier Plus</b>
<p><b>Cyber Crime Coverage<sup>****</sup></b>            Coverage for cyber attacks such as cyber extortion, social engineering, and cyber bullying is now available for up to \$50,000, in addition to the LifeLock Million Dollar Protection Package.</p>		<i>Up to \$50,000</i>
<ul style="list-style-type: none"> <li> <b>Cyber extortion</b>            Ransomware attacks are on the rise. If you or a member of your family click on the wrong link, inadvertently navigate infected web pages, or are tricked into opening infected files by malicious text messages or emails, you may become the victim of ransomware. If this happens to you, we will cover the ransom amount and the cost of hiring an IT expert to help you through the crisis.         </li> </ul>		<ul style="list-style-type: none"> <li>●</li> </ul>
<ul style="list-style-type: none"> <li> <b>Social engineering</b>            Criminals can steal your money through a variety of cybercrime schemes, such as malicious emails, text messages, or telephone calls to trick you into sharing your passwords or sending money. If you lose money due to any of these scams and are not able to recover it from your credit card company or bank, we will cover the loss.         </li> </ul>		<ul style="list-style-type: none"> <li>●</li> </ul>
<ul style="list-style-type: none"> <li> <b>Data recovery &amp; system restoration</b>            If data stored on your personal computer or smart device is lost or damaged due to a hacking attack, we will cover costs to replace, recreate, or restore that data. In addition, if a hacking attack affects your personal computer or smart device, we will cover your costs to retain a qualified service provider to help you with malware removal and system restoration.         </li> </ul>		<ul style="list-style-type: none"> <li>●</li> </ul>
<ul style="list-style-type: none"> <li> <b>Cyber bullying</b>            If you or a member of your family is a victim of cyber bullying, we will cover your therapy fees, childcare or caregiver expenses, temporary relocation expenses, and the cost of hiring an IT expert to remove humiliating or harmful online content. If the victim of cyber bullying is a minor who is unable to attend school, we will also cover temporary private tutoring expenses, unreimbursed tuition, or the increase in tuition to relocate the minor to another school.         </li> </ul>		<ul style="list-style-type: none"> <li>●</li> </ul>
<ul style="list-style-type: none"> <li> <b>Digital currency crime</b>            As the digital currency industry continues to grow and evolve, the risk of theft by hackers becomes more prevalent. If your digital currency is stolen as a result of a hacking attack against your personal computer or electronic device, we will reimburse you for the loss of digital currency.         </li> </ul>		<ul style="list-style-type: none"> <li>●</li> </ul>

<sup>\*\*\*\*</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential, LifeLock with Norton Benefit Premier, LifeLock with Norton Benefit Premier Plus, and up to \$1 million in coverage for lawyers and experts, if needed for all plans. In addition, if Cyber Crime Coverage is provided with your plan, up to \$50,000 for related expenses for the Primary Member, Secondary and Minor Members of a Family Plan, who share in the \$50,000 limit. All benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). All benefits for Cyber Crime Coverage are issued and covered by Tokio Marine HCC. Cyber Crime Coverage is not available to residents of New York. Policy terms, conditions, and exclusions at: NortonLifeLock.com/legal.