

## 5 Claims Scenarios for Households & Individuals

The following claim scenarios demonstrate how cyber risks might impact you and how Cyberboxx<sup>®</sup> Home can help.



### ► These Claims Examples are for illustrative purposes only.

The coverage examples included above are intended to show the types of situations that may result in claims. They shouldn't be compared to an actual claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.



### 1. Identity Recovery

**Driving the news:** Your social security number and other personal information were leaked in a data breach a few years ago. A cybercriminal has bought your data on the DarkWeb and started to establish online bank accounts and takes out loans under your name.

**Now what?:** You realize these fraudulent activities and reach out to the banks to close the accounts.

**State of play:** **Cyberboxx Home** provides identity restoration management services and covers the expenses to recover control over your personal identity.

### 2. Computer Theft

**What happened:** You click on a harmless looking link in an email and accidentally download a malicious program that records every keystroke on your computer, including your passwords, and relays it to a cybercriminal.

**Now what?:** Equipped with your password, the cybercriminal logs into your accounts and steals sensitive information, such as your credit card number, and then makes unauthorized purchases.

**Why it matters:** A **Cyberboxx Home** cyber insurance policy covers the costs to remove the malware and restore the software on your computer. It also covers losses resulting from illicit credit card transactions.





### 3. Ransomware Attack

**Error!:** You get a Microsoft pop up on your screen: Your computer is infected! Click on this website and scan your computer immediately. You click on the link and follow the instructions... That's when the cybercriminal takes control of your computer. To get back control, he asks you to pay \$500 via money transfer.

**Why it matters:** You have many personal files, financial records, tax information and family photos on your computer, with no backup.

**What's next:** A **Cyberboxx Home** Complete cyber insurance policy provides professional assistance on how to respond to a ransomware attack. Cyberboxx covers extortion response costs including the ransom payment.

### 4. Cyber Bullying

**Online bullying:** Your high schooler complains that her classmates posted lies and unflattering pictures of her on social media. The classmates also sent disturbing text messages. This has been going on for months.

**Reality check:** You made several attempts to delete the photos and tweets, but more posts keep appearing. Your high schooler drops out, asks to change school and needs psychological counseling.

**Take action:** **Cyberboxx Home** Complete reimburses the costs of recovering from cyberbullying, including mental counseling, temporary relocation expenses, temporary private tutoring or legal expenses.



### 5. Computer Attack

**What happened:** You open an email from "UPS" about a package awaiting delivery. The email prompts you to click on an attachment. When you click, malware is unleashed, corrupting all the files and software on your computer.

**Now what?:** Your computer becomes unusable. The recovery process involves reformatting your hard disk (erasing everything), reinstalling the operating system and software, and restoring data from a backup. Additionally, you learn from a BOXX privacy lawyer that affected individuals must be notified about their compromised personal information.

**What's Next:** **Cyberboxx Home** provides coverage for the entire recovery process ensuring you're back on track with minimal disruption.