cyberboxx® /BUSINESS

All-In-One Cyber Insurance & Protection

For Businesses

No business is immune to digital risk in a connected world

From business email compromise to ransomware and cloud outages, the threats are real. Today's businesses rely on digital tools for operations, customer communication and transactions – making cyber security not optional, but essential.

37% of cyber attacks are directed at small businesses, who often lack the protection larger enterprises can afford[1]

43% of cyber attacks against Canadian small businesses result in operational downtime – halting sales, disrupting services and damaging customer trust[2]

[1] *Verizon Data Breach Investigations Report (DBIR)* | [2] *Statistics Canada*

Cyber insurance doesn't just cover the costs – it's about having access to the right tools and experts when it matters most

When an incident strikes, you need more than a payout. It's a powerful combination of people and protection, built to keep your business resilient – before, during and after a cyber event. That's exactly what BOXX delivers.

- Comprehensive coverage
- Real-time incident response and expert guidance
- Continuous monitoring and actionable risk insights

Helping your business respond and recover from cyber incidents

Cyberboxx® Business provides cyber risk protection to help businesses avoid or minimize the likelihood of cyber attacks. While not all attacks can be prevented, our tools and expertise help ensure your business recovers quickly if it becomes a target.

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BOXX INSURANCE | PREDICT. PREVENT. INSURE.

BOXX INSURANCE | A specialist cyber insurance and protection company

Cyberboxx® Business goes beyond traditional cyber insurance by offering all-in-one threat prediction, breach protection and cyber coverage.

Broad-First and Third-Party Coverage Highlights:

- **Incident Response Costs**
  + *including* Legal, Forensics, Public Relations, Credit Monitoring
- **Data Restoration Costs**
- **Business Interruption**
  + *including* Contingent Business Interruption, System Failure, Contingent System Failure
- **Financial Crime and Fraud**
  + *including* Social Engineering
- **Cyber Extortion & Ransomware Expenses**

What Makes BOXX Coverage Different:

- Broad Triggers for Incident Response
- Key Person Cover
- Theft of Funds Held in Escrow
- Client Social Engineering Loss
- Fraudulent Use of Insured Organization's Identity
- Repeat Event Mitigation (Betterment)
- Waiver of Retention
- Breach Response Costs Outside Limit

Cyberboxx® Business offers even more protection than is listed here. Connect with a BOXX-certified broker or review the full coverage summary to see how we can protect your business.

Hackbusters®: Cyber support that starts before you even file a claim

INCLUDED WITH YOUR CYBERBOXX® BUSINESS POLICY

BOXX Hackbusters® combines expert-led support and proactive tools to help your business predict, prevent, respond and recover from cyber threats – without waiting for a claim to be approved.

Here's what you get:

- **24/7 Incident Response**
  Immediate access to our Hackbusters® team to contain threats and guide recovery. No need to file a claim first.
- **Virtual Chief Information Security Officer (vCISO)**
  A 30-minute expert call at the start of your policy to assess your cyber security posture, plus ongoing strategic guidance whenever you need it. No caps or restrictions.
- **Real-Time Threat Monitoring**
  Continuous detection of privacy breaches, dark web hacker chatter, password leaks and external attack surface vulnerabilities throughout the policy term.
- **Actionable Intelligence Alerts**
  Focused notifications on cyber threats that could impact your business – delivered only when action is highly suggested.
- **Preferred Vendor Discounts**
  Reduced rates on top-tier cyber security tools like EDR, XDR, MFA, cloud backups, and more.
- **Claims-Free Support**
  Receive expert assistance without triggering a policy claim – always available at no cost.
- **Retention Waiver on Prompt Reporting**
  Report a breach within 24 hours and your deductible is waived.

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Essential Cyber Protection Tools and Services

INCLUDED WITH YOUR CYBERBOXX® BUSINESS POLICY

Cyberboxx® Assist: The tools to predict, prevent and take control

Cyberboxx® Assist is your built-in advantage with every Cyberboxx® Business policy – providing everything your business requires to effortless stay secure in an ever-evolving digital landscape, so you can focus on what matters most: building a growing business.

With 24/7 emergency cyber support and all the essential tools you need, Cyberboxx® Assist provides you with the most effective combination of services to stay ahead of cyber threats.

Cyberboxx® Assist provides your business with easy access cyber security tools and support to stay ahead of digital threats:

Attack Surface Management (ASM)
Understand your business's digital landscape by identifying potential risks across all digital assets.

Personalized Risk Assessment
Expert analysis of your cyber health, helping you strengthen your security and stay ahead of threats.

Identity Monitoring & Hacker Chatter
Our experts continually scan your clients' systems, domains and the dark web to prevent a cyber attack.

Cyber Security Training
Raise your clients' cyber security resilience with access to cyber learning for businesses.

Knowledge & Education
Unlock essential knowledge and skills with our curated collection of cyber learning for businesses.

Security Policy Resources
Guides to meet regulatory and compliance requirements and audits around cyber security.

24/7 Hackbusters® Incident Response
Gain direct connection to Hackbusters® – our expert incident response team when something goes wrong.

Virtual Chief Information Security Officer (vCISO)
Get access to your human vCISO who acts as your business's in-house security advisor.

BOXX INSURANCE | A specialist cyber insurance and protection company

"My coffee shop was the target of a social media scam where they targeted my customers over a contest I was legitimately running. With Cyberboxx® Assist, I was able to uncover the spoofed account and shut it down to prevent harm to my valuable customers."

Cyber threats don't care how small your business is

Even small businesses – especially those without dedicated IT teams – can be vulnerable to cyber risks. That's why cyber security isn't just for big companies anymore. Here's what one cyber incident can do to a business like yours:

Financial Losses
Cyber attacks like ransomware or fraud can result in direct financial loss through extortion or theft of funds.

Data Breaches
Loss of sensitive customer or employee information can lead to identity theft, legal liability and loss of customer trust.

Operational Disruptions
Malware or hacking can shut down systems, leading to downtime, lost productivity and delayed services.

Reputational Damages
A breach or hack can tarnish the business's reputation, making it harder to retain existing customers or attract new ones.

Compliance & Legal Penalties
Failing to protect sensitive data might result in non-compliance with data protection regulations (such as CCPA, COPPA or HIPAA), leading to fines or legal actions.

Loss of Intellectual Property
Hackers can steal proprietary information, trade secrets, or product designs, impacting competitiveness.

Phishing & Social Engineering Attacks
Employees of small businesses are often targeted through deceptive emails or messages, leading to unauthorized access to systems or data.

For more information on Cyberboxx® Business, please contact:
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