

## 6 Claims Scenarios for Households & Individuals

The following claim scenarios demonstrate how cyber risks might impact you and how Cyberboxx 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. Online Fraud

**Vacation rental scam:** You reserve a vacation rental home online. Upon completion, you receive a text from the host requesting an additional \$1,000 security deposit to be paid via Zelle or GooglePay. Suspecting no fraud, you pay this additional deposit.

**The intrigue:** A few days later the online booking company notifies you the vacation rental was cancelled: It was a fake property. You get reimbursed the money of the original reservation, but you lost the \$1,000 security deposit.

**Why it matters:** A **Cyberboxx Home** cyber insurance policy reimburses you the stolen funds. The policy also pays for losses resulting from identity theft, phishing schemes, illegal bank and credit card transfers, cryptocurrency theft, forgery, counterfeit currency, and other deceptions.

### 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. Fraud Impersonation

**Watch out:** You receive a phone call from a person pretending to be a credit card representative from Visa. He tells you that your credit card is over-extended. Your credit score would be ruined if you don't pay down the credit card immediately. Involving your bank would take too long. So, you are asked to purchase \$8,000 worth of gift cards to make payment to the representatives over phone.

**What's the catch:** You talked to a criminal impersonating as a credit card rep, and your money is gone.

**The big picture:** With a **Cyberboxx Home** cyber insurance policy you will be reimbursed for the stolen gift cards.



### 4. 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.

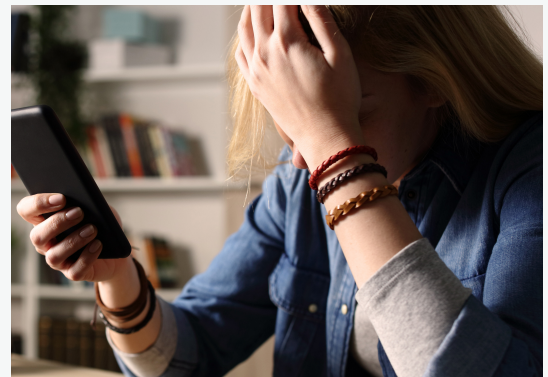
**What's next:** A **Cyberboxx Home** cyber insurance policy provides professional assistance on how to respond to a ransomware attack. Cyberboxx covers extortion response costs including the ransom payment.

### 5. 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** reimburses the costs of recovering from cyberbullying, including mental counseling, temporary relocation expenses, temporary private tutoring or legal expenses.



### 6. 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.