

5 Claims Scenarios for Households & Individuals

The following claims examples provide common scenarios where a claim may occur.

▶ **These Claims Examples are for illustrative purposes only.**

Please remember that only the insurance policy governs the coverage terms, conditions and exclusions.

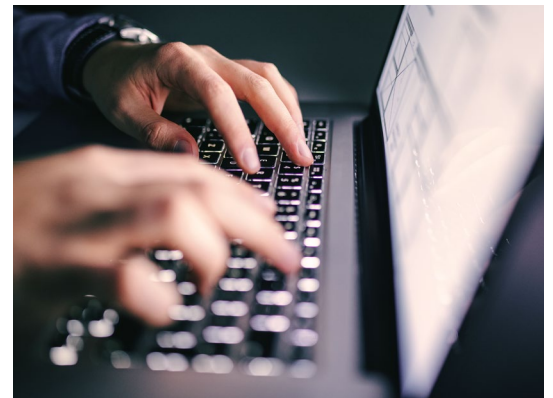


1. Data Breach - Loss Scenario

- A junior league basketball coach collects participants names, addresses, telephone numbers, certain medical information, and parents' details with payment information.
- The coach keeps this information on a spreadsheet on their personal tablet.
- The coach loses the tablet while at an away-game.
- After consultation with one of BOXX's privacy lawyers, the coach learns that they should notify everyone affected that their personal information had been compromised.
- **Cyberboxx Home** would pay for notification to those affected individuals and services they need like a help line.

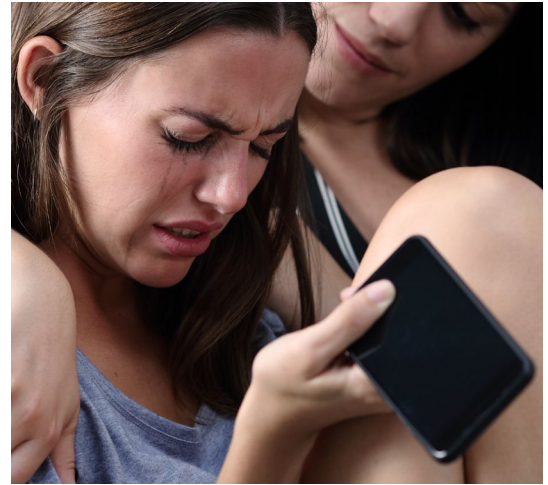
2. Cyber Ransom - Loss Scenario

- As a result of a ransomware attack, the insured received a ransom note on their home computer.
- The ransomware had infected the computer and then encrypted all of their files. A ransom of \$5,000 was demanded in order for the insured to access their files.
- After consultation with BOXX's expert, the insured decided to pay the ransom.
- **Cyberboxx Home** would respond to pay the extortion amount. **Additional coverage would be triggered under Computer Attack.**



3. Cyber Bullying - Loss Scenario

- A student was distraught when she found a website containing pictures and comments about her personal appearance suggesting she was an embarrassment to the school.
- The student was devastated and told her mother. Her mother spoke to one of the bullies' parents hoping this would stop.
- A week later, the student checked the website and saw rumours were being spread about her. Her mother went directly to the school principal and law enforcement.
- **Cyberboxx Home** reimbursed payments when the student's mother obtained a lawyer and pulled the student out of school to study with a tutor. Coverage was also provided for the associated fees to switch schools.



4. Computer Attack - Loss Scenario

- Insured opens an infected email from UPS about a package awaiting delivery.
- The insured was prompted to click on an attachment. Clicking on the link resulted in malware being spread across the insured's computer, corrupting all the files and software.
- Recovery involved reformatting the hard disk, erasing everything on it; reinstalling the operating system from scratch; reinstalling all our software and applications from scratch; and restoring data from the backup.
- After consultation with one of BOXX's privacy lawyers, the coach learns that they should notify everyone affected that their personal information had been compromised.
- **Cyberboxx Home** provides coverage for the recovery process.

5. Online Fraud - Loss Scenario

- An official-looking email message from a credit card company alerts an insured that a maxed-out credit card will be shut off and that a payment must be made or the balance due will be turned over to a collection agency.
- The insured makes the payment before realizing that the email was fraudulent.
- After consultation with BOXX's expert, the insured decided to pay the ransom.
- **Cyberboxx Home** would pay the amount that was fraudulently taken from the insured.



**Outsmarting
Cyber Risk
Together.**

Neal Jardine BSc CIP CSM CRM CFEI
Global Cyber Risk Intelligence & Claims Director
+1 416-458-7476
neal.jardine@boxxinsurance.com