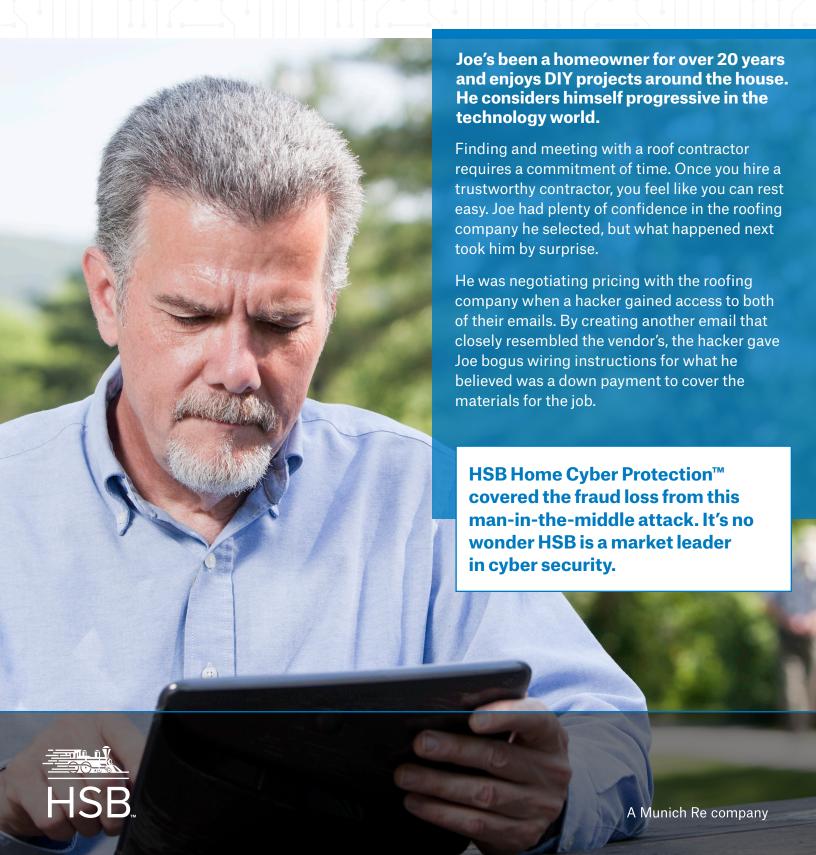
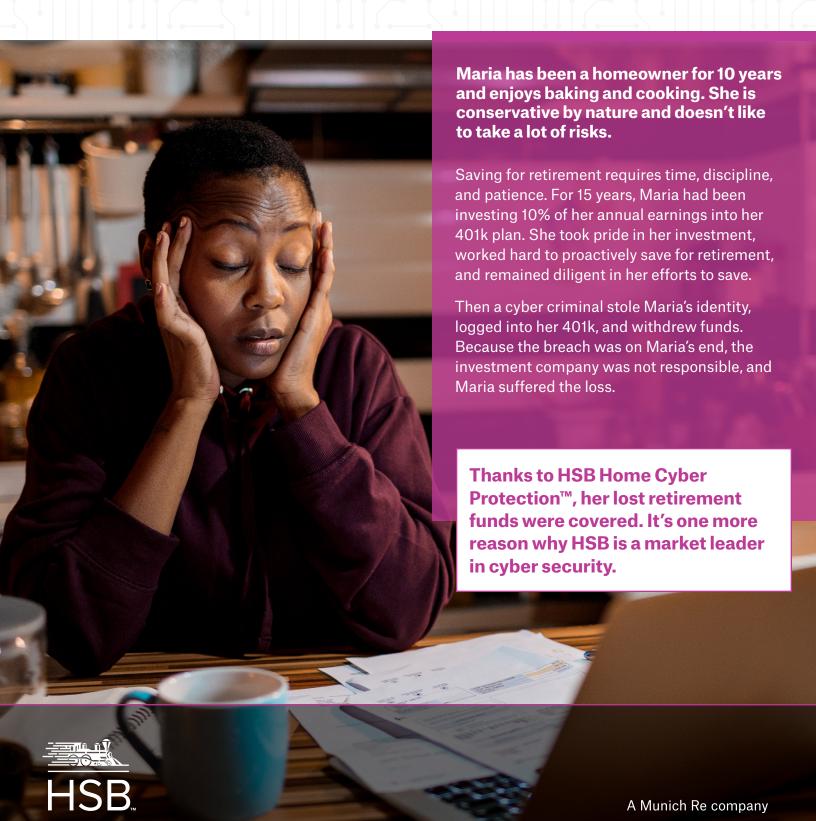
## Meet Joe.

He needed a new roof. He was a victim of online fraud instead.



## **Meet Maria.**

She was saving for retirement. Until a cyber criminal ran off with her money.



## Meet Dan.

He was prepared for an ordinary work day. That's not how it turned out.



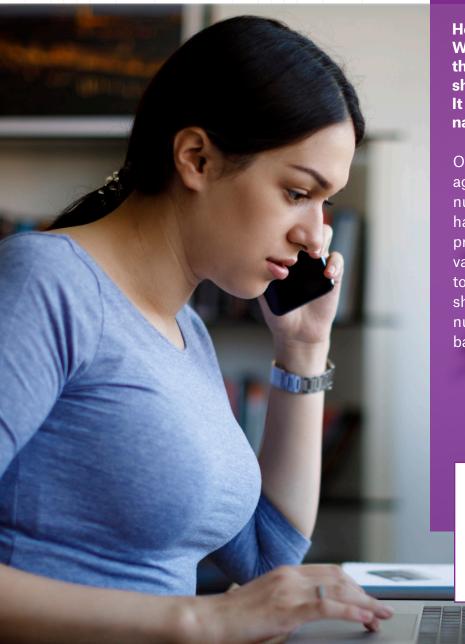
Dan's apartment is what you would call super connected - fully equipped with all the latest technologies and conveniences. This makes working at home a breeze. Dan loves the flexibility, and he certainly doesn't miss the daily commute.

One morning when Dan signed into his computer, he discovered that it had been infected with ransomware, a type of malicious code that holds a computer system hostage and extorts the owner by requiring payment before the computing device becomes accessible again. He spoke with HSB's ransomware expert who helped him navigate the extortion and make a payment to gain access to his system. He then took the device to a local tech support store where their team ran the diagnostics and cleaned the machine.

HSB Home Cyber Protection™ paid for the cost of the ransomware expert, the amount of the extortion demand, and the repair of the computer. More proof that HSB is a market leader in cyber security.

## Meet Audrey.

She never expected to be outsmarted by a criminal. She was wrong.



Home is where Audrey feels most inspired. When she's not pushing her creative limits in the home she's rented for the past four years, she's hanging out with friends and family. It can even be said she's their go-to for help navigating the latest technology.

One day a cyber criminal posing as a federal agent called Audrey on the phone, using a number she recognized. He said her identity had been compromised and that someone pretending to be her was being investigated for various crimes. He convinced her that in order to avoid being prosecuted for these crimes, she needed to purchase a new Social Security number which she did from her online banking account.

HSB Home Cyber Protection™ covered the fraud loss. And HSB confirmed its reputation as a market leader in cyber security.

