

## Meet Joe.

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

**Joe's been a homeowner for over 20 years and enjoys DIY projects around the house. He considers himself progressive in the technology world.**

Finding and meeting with a roof contractor requires a commitment of time. Once you hire a trustworthy contractor, you feel like you can rest easy. Joe had plenty of confidence in the roofing company he selected, but what happened next took him by surprise.

He was negotiating pricing with the roofing company when a hacker gained access to both of their emails. By creating another email that closely resembled the vendor's, the hacker gave Joe bogus wiring instructions for what he believed was a down payment to cover the materials for the job.

**HSB Home Cyber Protection™ covered the fraud loss from this man-in-the-middle attack. It's no wonder HSB is a market leader in cyber security.**





## Meet Maria.

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

**Maria has been a homeowner for 10 years and enjoys baking and cooking. She is conservative by nature and doesn't like to take a lot of risks.**

Saving for retirement requires time, discipline, and patience. For 15 years, Maria had been investing 10% of her annual earnings into her 401k plan. She took pride in her investment, worked hard to proactively save for retirement, and remained diligent in her efforts to save.

Then a cyber criminal stole Maria's identity, logged into her 401k, and withdrew funds. Because the breach was on Maria's end, the investment company was not responsible, and Maria suffered the loss.

**Thanks to HSB Home Cyber Protection™, her lost retirement funds were covered. It's one more reason why HSB is a market leader in cyber security.**



## 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.**