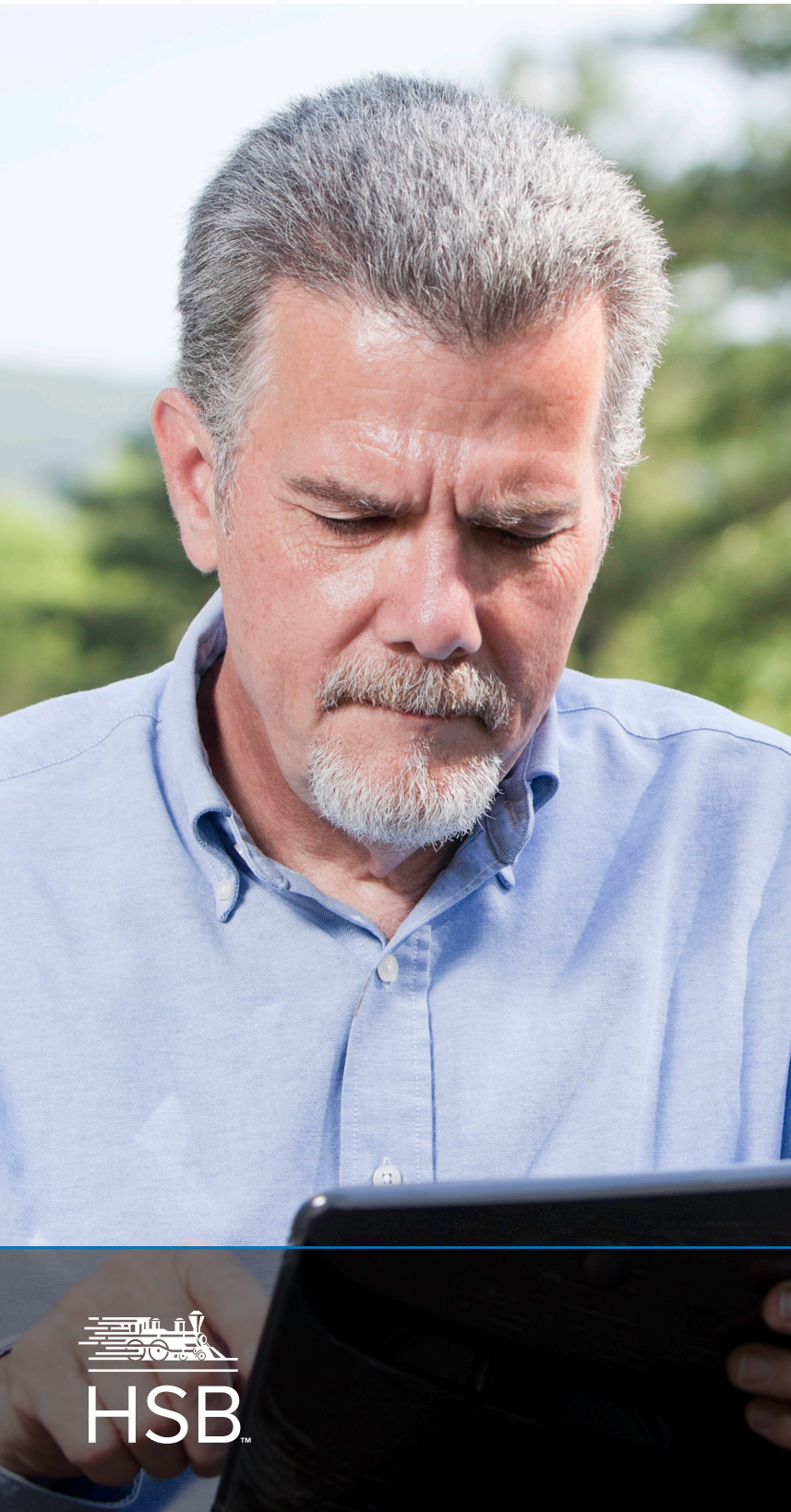


Meet Joe.

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 MyCyberProtection™ provides coverage for the fraud loss from this man-in-the-middle attack. It's no wonder HSB is a market leader in cyber security.