

Identity Theft Protection for Individuals

Coverage for the most common type of online fraud and scams, and the hidden costs of Identity Theft.

Keep your customers digitally safe from Identity Theft.

Identity theft increased 46% last year and research* shows 83% of consumers want to do more to protect their privacy online, but have no idea what to do if their identity was stolen.

Provide your customers with digital protection through Identity Theft Protection. An easy add-on to existing coverage, Identity Theft Protection can be tailored to your and your customers' needs.

- Differentiate your offering by helping keep your customers digitally safe.
- Protect your customers' biggest asset – their trust.
- Integrate your brand in your customers' daily lives by helping them stay ahead of threats.



**Javelin Strategy & Research.*

The information contained herein is general in nature. The precise coverage afforded is subject to the terms, conditions and exclusions of the policy.

Why is protection from Identity Theft important?



Identity Theft can be financially crippling and traumatic. Thieves can use your details to fraudulently file taxes or get a credit card or medical care in your name.



Having your identity stolen often negatively impacts your credit score. Fraudulent actions could result in damaging your credit score and ability to borrow money.



Identity Theft can be a big headache to fix costing individuals time and money to put things right.

Coverage Features:

- **Online Fraud Prevention** including Lost Wallet Recovery, Proactive Notifications, Credit Monitoring and Unlimited Credit Report
- **Cyber Tools** including BOXX Academy Online Safety Awareness & Training, Hackbusters™ Emergency Room, BOXX Digital Risk Assessment and Dark Web Scanning
- **Emergency Response** including 24/7 BOXX Hackbusters™ and Identity Restoration
- **Cyber Insurance** including Equifax® Identity Theft coverage up to \$1,000,000

PROVIDED BY **EQUIFAX**



What are dangers facing consumers?

- You are now 20 times more likely to be robbed while at your computer by a criminal based overseas than held up in the street according to latest cybercrime statistics.
- This is happening everywhere. The explosion in online fraud and cyber-crime touches around one in five adults in the population.
- Fraud has now become the most prevalent crime in the country with people ten times more likely to become a victim than they are to suffer a theft.
- As well as possible financial losses, fraud can leave people feeling violated, lacking in confidence and ashamed.
- No one is immune. Unlike many traditional crimes, the victims of cyber offences are drawn from all ages, all social backgrounds, and all areas of the country, meaning that no-one who uses a computer regularly can feel safe.



How does Cyber crime work?

- Cyber crime covers a wide range of offences including bank and credit card fraud, online shopping rip-offs, hacking and even so-called romance scams.
- In many cases the perpetrators are based overseas but are able to gain access to peoples' bank accounts remotely by tricking them into revealing personal details and passwords.
- The victims are sometimes not even aware they have been targeted until they realize their savings have been raided, by which point it is often too late.
- With many cyber criminals based overseas, it makes it extremely difficult for the police to investigate and bring the perpetrators to justice.



What can you do to protect yourself?

- Given the nature of this threat, victims must do everything they can to protect themselves.
- Always being wary about who they are interacting with online and taking time to think before making any online transactions.
- Computer users are therefore urged to take precautions when liaising with other people online and engaging in financial transactions. Use Security tools when you use the internet – such as Virtual Private Networks.
- Be prepared to engage lawyers and your bank to help you recover your funds and your identity in the event the worst happens to you.



**Outsmarting
Cyber Risk
Together.**

CyberCompanion Product Overview



Online Fraud Prevention		
Lost Wallet Recovery	One-stop assistance in cancelling and reissuing your credit or debit cards, driver's license, SIN card, insurance cards, passport, and traveler's checks when your wallet is lost or stolen	●
Proactive Notifications	Receive alerts when we detect your personal information (e.g., SIN or credit card number) being used on the Internet	●
Credit Monitoring	Daily credit monitoring with email notifications of key changes to your credit profile	●
Unlimited Credit Report	Unlimited access to your Credit Score and report	●
Member Platform		
BOXX Online Safety Awareness & Training	Informative learning modules and videos help you understand how to better protect yourself online and what to look out for to keep yourself digitally safe.	●
Hackbusters Emergency Room	Get immediate help when you need it most. Our emergency room will assist your recovery for everything from a hacked social media account to a ransomware request	●
BOXX Digital Risk Assessment	Better understand the key risks you are exposed to when online, how to spot scams, and stay one step ahead with our Online Safety Self-Assessment	●
Dark Web Scanning	Search for your personal information in large databases of stolen usernames, passwords, Social Security numbers, and credit card numbers for sale to the dark web	●
Emergency Response		
BOXX Hackbusters	In the event of an incident Hackbusters™ response team will provide up a call back service for up to 60 mins of assisted recovery for full breach response with experts.	●
Identity Restoration:	A dedicated Identity Restoration Specialist will work on your behalf to restore your identity should you become a victim of identity theft	●
Cyber Insurance*		
Identity Theft	\$1 million in coverage for out-of-pocket expenses as a result of having your identity stolen	\$1,000,000

\$4.99 /month
Based on annual
\$59.88