



Awarded Best in Class  
Identity Protection  
Service Provider for  
Consumers

# Cyber Crime Coverage

## Reimbursement Help for Cyber Crime Victims

Emily loves to travel, and she had been looking for the perfect getaway. So when she saw the ad for the absolutely perfect cruise at a fabulous cost, she just had to click and sign up to be sure she got the early bird discount. Later she learned the travel company never existed - the website was gone, and so was her money.

Emily had fallen victim to an online travel scam. Unfortunately, she isn't alone. Online fraud and social engineering scams are now more common—and more convincing—than ever.

**That's where ID Watchdog Cyber Crime Coverage comes in.**

### Included Automatically for Greater Protection

When your family is targeted, we believe you deserve real reimbursement—not just an apology. That's why Cyber Crime Coverage is built into select plans and designed to help provide real financial reimbursement to help you recover.

### A Better Safety Net for the Digital Age

- ✓ No activation needed—once enrolled in ID Watchdog, you're covered automatically
- ✓ Up to \$5k / \$50k in Cyber Crime Coverage (depending on plan).

### What's Covered

#### Online Fraud Reimbursement From Scams That Steal Your Money

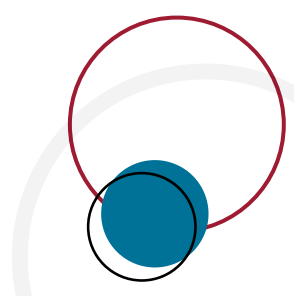
We reimburse for financial losses from social engineering scams, phishing, and online fraud.

#### Cyber Extortion & Ransomware Attacks

We can help you cover ransom payments made in response to cyber extortion threats.

#### If Cyberbullying Hurts Your Loved Ones

We reimburse for counseling, tutoring and other qualifying expenses when cyberbullying affects your child's wellbeing.



## Cyber Crime is Real, and It's Coming for Families Like Yours

Families today face new and evolving threats that didn't exist just a few years ago.

- The average loss per scam case was \$2k in 2024,<sup>1</sup> with up to \$40k for some types of scams.<sup>2</sup>
- Cyberbullying affects nearly half of U.S. teens, creating emotional and financial strain with YouTube, TikTok, and Snapchat posing the highest risk to teens.<sup>3</sup>
- AI-driven voice and image cloning has become a potent tool for scammers. Known as 'deep-fakes', this technique is growing rapidly and often used to deceive victims into transferring funds or divulging sensitive information.

The reality is, no one is immune—not even the most cautious families. And when it happens, the financial and emotional toll can be devastating.<sup>1</sup> Your family deserves better protection.

### How it Works

#### ✓ **Enroll Today:**

Choose a plan that fits your family's needs.

#### ✓ **Stay Vigilant:**

We help you monitor and better protect your financial well-being.

#### ✓ **File a Claim:**

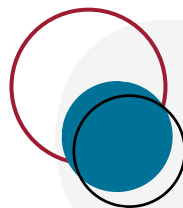
If fraud or cybercrime strikes, submit a claim online, or your ID Watchdog resolution specialist can help submit a claim on your behalf.

#### ✓ **Get Reimbursed:**

Receive up to \$5k / \$50k for covered losses (depending on plan).



**Stay Better Protected.  
Gain Greater Peace of Mind.**



**Americans lost \$22B to Scams in 2024<sup>5</sup>**  
40% of scammed Americans in 2024 lost money, and 46% of victims were unable to get reimbursed for losses

1) "The Emotional Undercurrent of Financial Scams", Javelin Strategy & Research, Aug 2024; 2) 2024 FBI IC3 Report, April 2025; 3) Pew Research Center, 2023; 4) Verizon 2024 Data Breach Investigations Report; 5) 2025 Identity Fraud Study, Javelin, March 2025

Cyber Crime Coverage is currently available to all customers residing in the United States, including U.S. territories and the District of Columbia, **with the exception of residents of New York**. ID Watchdog® is not a licensed insurance producer. Benefits under the Master Policy are issued and covered by HSB Specialty Insurance Company. Claims are for illustration purposes only. Review the Summary of Benefits for further details and explanation. ([www.idwatchdog.com/terms/cybercrimecoverage](http://www.idwatchdog.com/terms/cybercrimecoverage))