

**BLINK**<sup>SM</sup> | **EASY. EFFORTLESS. INSURED.**<sup>SM</sup>  
by Chubb®

# Cyber protection is insurance for **your digital life**

“You do you”. Sounds easy enough. That is, until a hacker steals your identity and does “you” too!

In 2023, cybercriminals will steal an estimated 33 billion records.<sup>1</sup> And online impersonation is by far one of the most committed cybercrimes today.<sup>2</sup> In today’s digital world, protecting yourself against the damages from cyber-attacks is just as important as traditional insurance. And Blink Cyber can help.

## WHY DO I NEED CYBER INSURANCE?

Technology is embedded in our daily lives. And these days, with multiple devices and online accounts, you may have a massive digital footprint, ripe for hard-working hackers to access your sensitive personal data. These hackers could take out loans or apply for unemployment, all in your name.

But that’s not all — cyber theft can cripple you with hefty financial consequences too. Cybercrime is practically limitless. Luckily, Blink Cyber Insurance is your safety net.

## WHY BLINK CYBER?

Blink Cyber helps protect you from the damages associated with cyber-attacks, including:

- **CYBER EXTORTION**
- **IDENTITY THEFT**
- **FINANCIAL FRAUD**
- **CYBERBULLYING\***
- **ELECTRONIC DATA RESTORATION & REPLACEMENT**
- **AND MORE**

You’ll have the benefit of Blink’s cyber specialists’ expertise, including 24-hour response times for identity theft and cyber extortion. How’s this for extra? Everyone in your household is covered, too! And this is only the first scoop — your policy will have all the colorful sprinkles and details.

## Fight back against cyberbullying

Cyberbullying is when you are repeatedly harassed via an electronic device.



### WHAT COULD HAPPEN

Andy was upset to learn about derogatory posts on social media about his daughter, Erika. They included photos taken without Erika's consent — criticizing her appearance, causing a large amount of anxiety, and making Erika beg Andy to change schools.

### HOW BLINK RESPONDS

We'll pay for resulting and reasonable costs, including:

- Fees for psychiatric services to support mental health.
- Any increase in school enrollment expenses after moving to a new school.
- Expenses for temporary relocation.

## Recover from identity theft

Identity theft happens when someone uses your identity without consent.



### WHAT COULD HAPPEN

Natasha received an email from a hacker pretending to represent her online payment app "support team" asking for personal data. She had no idea her identity had been used until receiving a bill for \$7,200 worth of designer sneakers, which never arrived.

### HOW BLINK RESPONDS

We'll pay for resulting and reasonable costs, including:

- Earnings from time off to fix identity theft.
- Fees for a lawyer to defend and support you.
- Fees to hire an identity theft relief service.

## Combat cyber extortion

Cyber extortion is when someone uses your data as a threat to make you pay.



### WHAT COULD HAPPEN

Ben is a professional gamer, but caught with his guard down, he installed ransomware software by clicking an in-game URL. It encrypted his files — including videos, images, and documents — deleting them randomly until Ben paid a ransom.

### HOW BLINK RESPONDS

We'll pay for resulting and reasonable costs, including:

- Any money or digital currency paid to the extortionists as ransom.
- Fees you pay to hire professionals including digital forensic analysts, consultants, a reputation management firm, or lawyers.

## Blink bonuses:

01

You, your spouse, and any family members that live with you, including your dependent children (up to 24 years old), are automatically covered.

02

If you share devices, software, or accounts, you can add up to five extra people (and their households) to your policy.

03

Claim services are provided by Chubb. You'll get a dedicated cyber response specialist to walk you through every step of the recovery process.

## The Blink bottom line!

Blink is affordable, easy, and effortless — a one-stop-shop solution for your cyber insurance.

Plans start at \$5.28 a month for \$10,000 in coverage, with limits up to \$100,000 available. There's even a 5% discount for paying your premium on an annual basis.

[1] Juniper Research. (2018). Retrieved from [https://www.juniperresearch.com/ Press>Press releases>Cybersecurity Breaches to Result in Over 146 Billion Records Being Stolen by 2023 \(Para 2\).](https://www.juniperresearch.com/Press>Press releases>Cybersecurity Breaches to Result in Over 146 Billion Records Being Stolen by 2023 (Para 2).)

[2] <https://www.iii.org/fact-statistic/facts-statistics-identity-theft-and-cybercrime>

[3] \* Blink Cyber policies issued to residents of New York do not include coverage for Cyber Bullying events.

The coverage examples described here are hypothetical claim scenarios and are intended to show the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to an actual claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms, and conditions of the policy as issued and applicable law.

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