

# Five cyber vulnerabilities and how to stay safe online

Whether you're running a household or a business, you may be susceptible to cybercrime if you use the internet, computers, smart devices, or other digital media. At Chubb, we look for ways to do more for our clients, like helping you prevent issues from happening in the first place.

## 1 Social media



**1.3 billion**  
social media users worldwide have had their social media accounts hacked in the last five years.<sup>1</sup>

### What to do:

- ✓ Only share information, posts, and pictures with your actual friends and family.
- ✓ Use strong passwords.
- ✓ Be wary of third-party apps, which can install malware and viruses on your system.

## 2 Cyberbullying



**59%**  
of teens have been bullied online.<sup>2</sup>

### What to do:

- ✓ Monitor your kids' cell phone activities and interactions.
- ✓ Encourage them to talk to you if they feel they're being bullied or harassed.
- ✓ Lead by example: disconnect and give your kids your full attention.

## 3 Phishing scams



**Over 90%**  
of breaches are attributed to phishing email campaigns.<sup>3</sup>

### What to do:

- Don't click on a link or email if it:
- ✓ Seems urgent for no reason
  - ✓ Uses language or grammar that doesn't seem right or familiar
  - ✓ Asks for sensitive information

## 4 Smart devices



**90%**  
of Internet of Things (IoT) attacks in 2018 were to routers and connected cameras.<sup>5</sup>

### What to do:

- ✓ Turn off smart toys when not in use or during private discussions.
- ✓ Change the default passwords.
- ✓ Do your research - look for red flags about security or privacy before buying.

## 5 Ransomware



An estimated  
**4,000**  
ransomware attacks occur daily.<sup>6</sup>

### What to do:

- ✓ Back up your data.
- ✓ Install antivirus software and update your system regularly.
- ✓ Talk to Chubb before paying the "ransom" - it may not be in your best interest to do so.

# Protect yourself with a cyber insurance policy



With a Chubb homeowner's policy, you have coverage for:

- Digital content
- Unauthorized charge reimbursement
- Identity access management
- Identification document recovery
- Lawsuit protection



In addition to what's covered above, a Chubb Masterpiece Cyber Protection policy offers coverage for:

- Cyber extortion and ransomware
- Cyber financial loss
- Cyberbullying
- Cyber disruption
- Cyber breach of privacy

## Coverage options for Masterpiece Cyber Protection

	Maximum annual limit	Extortion	Financial loss	Personal protection <small>Cyber breach of privacy, cyberbullying, or cyber disruption all share a limit.</small>	Premium
Option 1	<b>\$25,000</b>	\$5,000	\$25,000	\$25,000	\$127
Option 2	<b>\$50,000</b>	\$10,000	\$50,000	\$50,000	\$200
Option 3	<b>\$100,000</b>	\$15,000	\$100,000	\$100,000	\$316
Option 4	<b>\$150,000</b>	\$25,000	\$150,000	\$150,000	\$421
Option 5	<b>\$250,000</b>	\$25,000	\$250,000	\$250,000	\$577

Higher limits may be available.

To learn more, contact your agent or visit

[www.chubb.com/online-you-protected](http://www.chubb.com/online-you-protected)

Sources:

- <sup>1</sup> <https://www.bromium.com/wp-content/uploads/2019/02/Bromium-Web-of-Profit-Social-Platforms-Report.pdf>
- <sup>2</sup> <https://www.pewinternet.org/2018/09/27/a-majority-of-teens-have-experienced-some-form-of-cyberbullying/>
- <sup>3</sup> <https://cofense.com>
- <sup>4</sup> <https://www.symantec.com/content/dam/symantec/docs/reports/istr-24-2019-en.pdf>
- <sup>5</sup> <https://www.mcafee.com/content/dam/enterprise/en-us/assets/reports/restricted/economic-impact-cybercrime.pdf>

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