



WHY DO I NEED PERSONAL CYBERPROTECTION™ COVERAGE?

MORE THAN 420 MILLION PEOPLE WERE VICTIMS OF SOME TYPE OF DATA COMPROMISE IN 2022. YOU COULD BE NEXT.

Access all of your cyber defense solutions on Cyberscout, a TransUnion® brand, the first online marketplace for identity management, privacy and cyber security education, products, and services.

Online risks take many forms for you and your family:

- Online Extortion/Ransomware
- System compromise
- Cyberbullying
- Data Breach
- Identity Theft
- Reputation Damage

You are more connected than ever and criminals know the information accessed by your family is valuable. Criminals steal passwords, data, money, and identities. Even worse than financial loss is the threat of cyberbullying and reputational harm. Personal CyberProtection helps you by guarding your loved ones from these dangers.



There was a **21% increase** in monetary losses totaling more than \$500, and a **30% increase** in losses of \$10,000 or more in 2022.

— ITRC Consumer Impact Report, September 2022



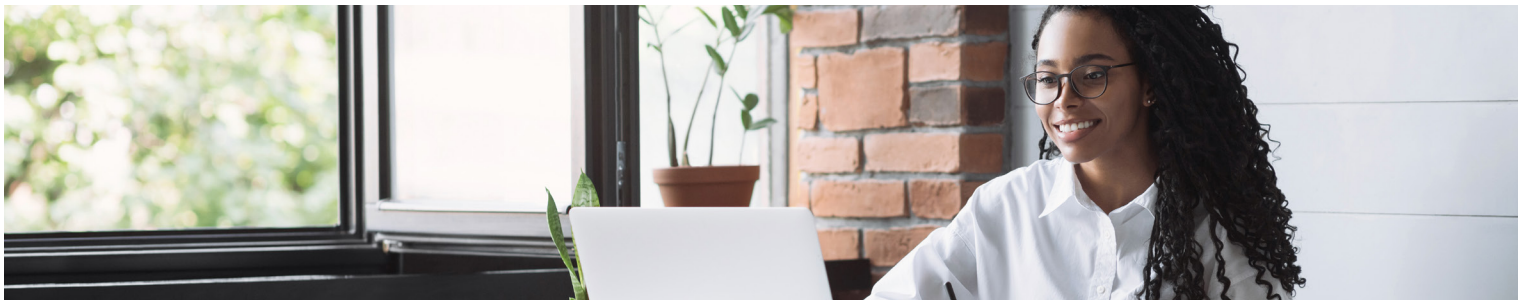
In 2022, **87% of victims** reported increased stress levels after an identity theft crime.

— ITRC Data Breach Report, January 2023



15% of victims lost time at work and **26% lost time with family** in 2022 after an identity theft crime.

— ITRC Consumer Impact Report, September 2022



CyberProtection™ coverages include:

Cyber Extortion: Expenses and ransom paid for threats to cause a network disruption

Cyber Bullying: Costs for removal of online content, counseling, childcare or caregiver expenses, temporary relocation, and any necessary tutoring and tuition expenses

Cyber Protection: Reimbursement for financial loss due to various cyber schemes and phishing scams

Identity Theft: Expenses and help reclaiming an identity, plus reimbursement for lost wages and travel expenses

Data Recovery and System Restoration: Costs to replace, re-create, or restore data lost or corrupted in a cyber attack

Credit Card Fraud and Forgery: Reimbursement for unrecovered money lost from credit or bank card fraud or forgery

Cryptocurrency Crime: Reimbursement for stolen cryptocurrency

Breach Notification: Costs associated with notification, investigation, and monitoring a breach incurred when data of others is stolen, lost, or exposed, plus defense costs incurred

TALK TO YOUR AGENT ABOUT GETTING STARTED.

Once you've added cyber coverage to your policy, you'll receive instructions from your agent about how to access the Grinnell Mutual CyberProtection policyholder web portal, where you'll find a variety of cyber defense services. You'll also have access to a library of resources including:

- Social media monitoring
- Dark web monitoring
- Resolution center
- Child Watch

Powered by:



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Services include:

Identity Management

- Unlimited 24/7 service
- Support to help minimize damage and resolve identity theft incidents

Ransomware

- Issue diagnosis and plan implementation
- Access to experienced professionals with deep expertise in information security, data privacy, and data governance
- Customized ransomware risk assessment and prevention services

Breach Protection

- Notification services to alert anyone affected by a breach
- Investigation of a breach and corresponding legal requirements

Educational Services

- Alerts on the latest scams, fraud attempts, and ways to protect against them
- Alerts on the latest malware and how to stay safe online
- Access to online resources about cyber risks
- Education to reduce your cyber risks to help restore identities and data

Cyberscout Claims

- 24/7 access to cyber claim experts for guidance and answers to questions
- Personalized handling of any cyber claim
- Help with incident response

Brought to you by:



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