

CyberCompanion

**Making the
world digitally
safe & secure
for seniors
residing in
retirement
communities**



Best Benefits Inc and Unistar Special Risks Inc.

Best Benefits www.bestbenefits.ca is a specialist in marketing products unique to Associations and other buying groups.

Unistar SRI www.unistarinc.ca was the original disruptor, having operated for over 20 years providing unique products and services to the Benefit landscape.

Both founded by the same individual, with access to the Global insurance and Reinsurance markets.

CyberCompanion

A new brand created by Unistar/Best Benefits exclusively for the Canadian retirement community market.

Created by joint research into the Cyber problems and BOXX home program to help protect the elder customers of the Canadian retirement communities.

Who is BOXX Insurance?

We are a specialist cyber insurance and protection company.

We help individuals, families and small businesses become cyber resilient and digitally confident.

We are based in Toronto, with offices across US, Europe, and Asia.

We are backed by the best including:

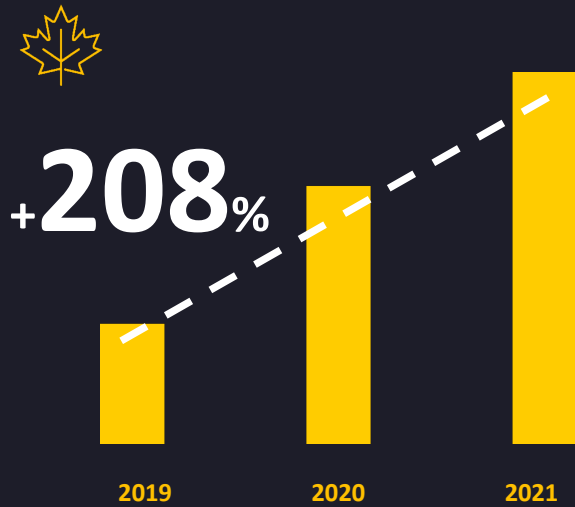
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**BOXX's
purpose is
to make the
world a
digitally
safer place**

Online threats to Canadian Seniors are increasing and they are vulnerable and concerned



Reports of ID theft for Canadians increased **208%** from 2019 to 2021

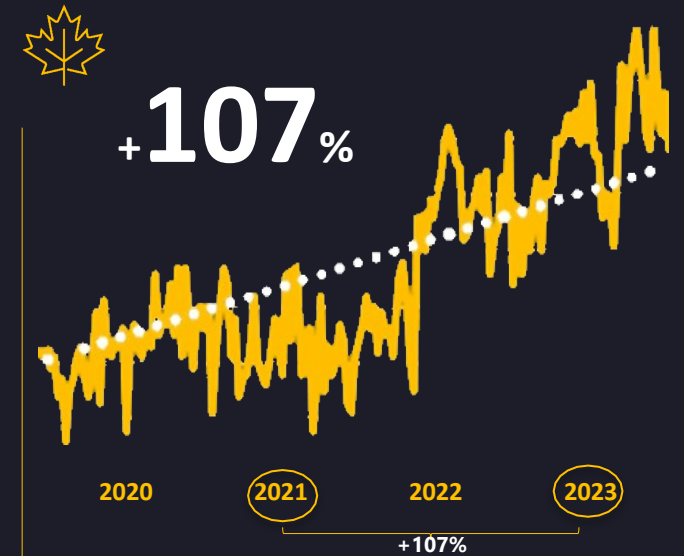
25% of Canadian internet users reported being a victim of an attack



Online Fraud targeting Canadian Seniors is increasing at **twice the rate** of general public



A majority of online seniors spend at least **six hours a day** online and own an average of **five devices**



Canadian search volumes show sustained growth in interest and demand for Cyber Security solutions - **+107%** since March 2021

60% of Canadians report being concerned or highly concerned about online threats

CyberCompanion is designed to Protect Individuals and Families with Best in class Tools, Services and Coverage

Cyber insurance and protection for homes and families

Let us handle the worrying and work related to predicting threats, preventing breaches and insuring your home against cyber events so you can focus on enjoying life.



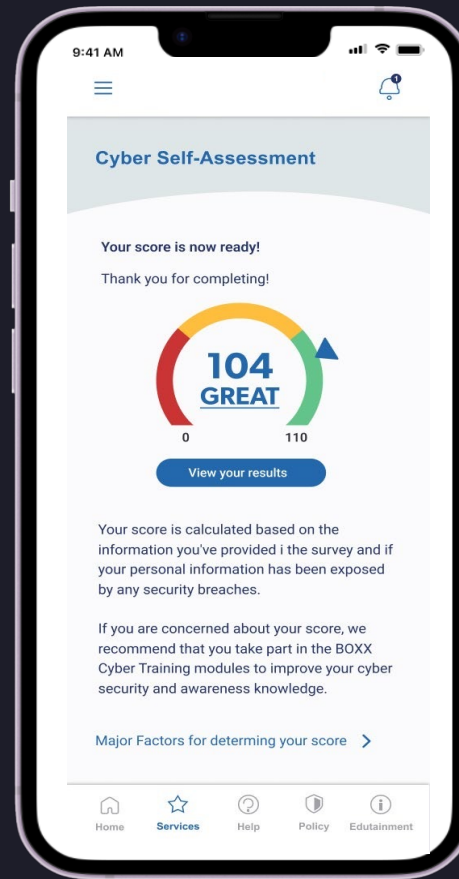
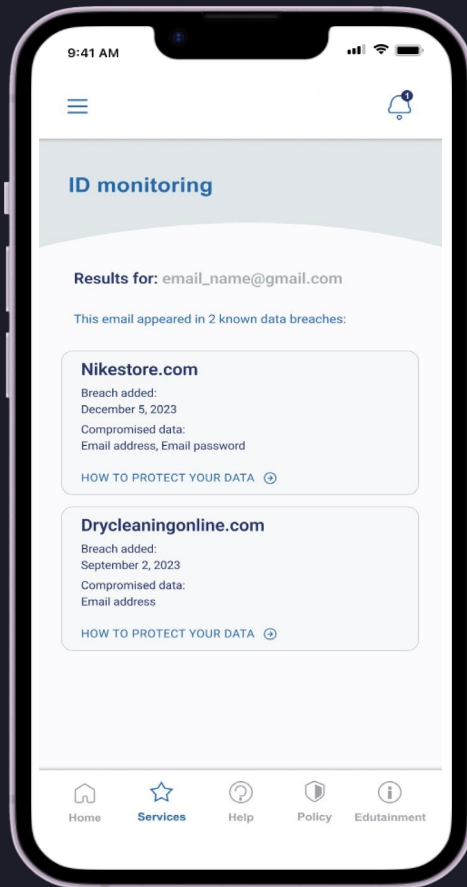
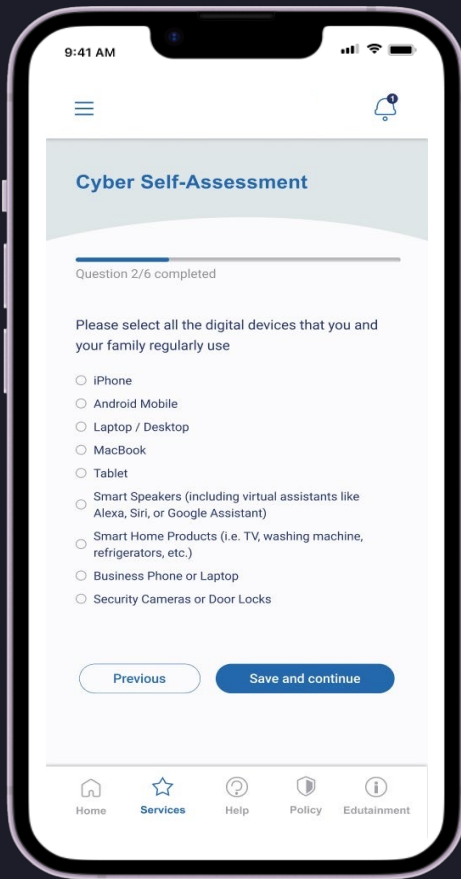
CyberCompanion utilizes Cyberboxx Home platform



Protection Services

- ▶ **DarkWeb Scanning:** Helps you and every family member monitor and protect your digital wellbeing.
- ▶ **Online Safety Training:** Help members and other family members stay safe when using the internet.
- ▶ **Credit & Identity Monitoring:** Protect your credit and insure against identity theft with Equifax Premier.
- ▶ **Hackbusters Incident Response Team:** Expert response teams to help contain cyber incidents and re-secure your home network.
- ▶ **Protect Against Cyber Extortion:** We cover the cost of experts to help respond to ransom demands, cyber bullying or abuse.
- ▶ **Identity Restoration:** Dedicated specialists to help restore your identity should anyone in your household fall victim to ID fraud.
- ▶ **Complete Home Cyber Insurance Coverage:** Everyone in your household is covered against incidents, such as malware attacks, online fraud or cyber extortion.

Digital Tools to Predict and Prevent CyberThreats are Included with CyberCompanion



DIGITAL HEALTH CHECK

- ✓ Digital risk self-assessment
- ✓ Awareness of key risks
- ✓ Recommendations & tips



DIGITAL AWARENESS

- ✓ Training & education content
- ✓ Online safety for kids
- ✓ Written and video content



IDENTITY MONITORING

- ✓ Scanning of credentials for exposure in a data breach
- ✓ Details of the breach and actions for resolution

Included with CyberCompanion is access to our Hackbusters Expert Security Experts

The Moment of Truth is when an incident occurs. Attacks can hurt quickly. Speed and Expertise are vital.

24/7 access to BOXX
cyber security experts,
crisis management
specialists and support
to contain an attack

**Who answers the phone when
you call your cyber insurance
helpline about a data breach?**

**Help can be extended
beyond just insurance.**

Cyberboxx is the only all-in-one cyber protection and insurance product with genuine Hackbusters™ cybersecurity professionals answering calls and fixing cyber events before a claim.

cyberboxx
/HOME
predict • prevent • insure

BOXX boxxinsurance.com
INSURANCE © 2022 BOXX Insurance. All rights reserved. Cyberboxx is a product and
brand name provided by the underwriting division of BOXX Insurance Inc.



CyberCompanion Proposition

Online Fraud and Identify Protection for Seniors

Client Need

- Increasing frequency and impact of cyber threats impacting Canadian seniors
- High consumer awareness (60%) of threat amongst Seniors and their families, yet uncertainty about solutions

CyberCompanion Solution

- Embedded Digital Health solution including:
 - Identity monitoring and restoration
 - Dark web monitoring & alerts
 - Lost Wallet Recovery
 - Device protection
 - Education & Awareness
 - Digital Health Check Services
 - 24/7 Hackbusters Breach response
- Comprehensive Insurance coverage for:
 - Online fraud, Identity restoration, Emergency support, Cyber Attack, Data Breach, CyberRansom, Legal & attorney costs

Financial & Identity Protection

- Comprehensive tools to predict and prevent online fraud and data loss before it happens
- 24/7 access to cyber experts to minimize impact (first 2 hours are critical)
- Broad insurance coverage to respond to a loss and restore customers back to normal

Client Engagement

- Differentiate community proposition with best-in-class online safety solution for residents
- Peace of mind for clients and their families by providing financial protection in the event of a cyber incident
- Trusted advisor to turn to with questions or support

Simple Implementation & Operations

- Simple purchase experience allows for quick and easy set up
- Reduce administrative impact of cyber concerns on staff by directing to BOXX
- Ongoing marketing and promotional support
- Available to be extended to staff to augment protection of corporate networks and provide peace of mind to workers

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
Cyber Fraud	Unauthorized use of a card, card number or account number associated with a bank account or credit account, when the Insured is legally liable for such use
Cyber Attack	Costs to repair, replace, or restore Connected home devices as a result of a cyber attack
Cyber Extortion	Demand for money or other consideration based on a credible threat
Cyber Bullying	Costs of specialist services and therapy to respond to cyberbullying

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\$1,000,000

\$4.99 /month