



New Plan Benefit! Cyber Crime Coverage

If you've ever fallen for an online scam, you know that sinking feeling in the pit in your stomach when you realize your money might be gone. Or, maybe you can relate to the powerlessness you feel if your teen is cyberbullied.

Families today face new and evolving threats that didn't exist just a few years ago. In 2024, there were 22 million scam victims,¹ with an average loss of almost \$2,000.² Cyberbullying affects nearly half of U.S. teens, often creating emotional and financial strain. That's why Cyber Crime Coverage is now included in your ID Watchdog plan.

About ID Watchdog Cyber Crime Coverage

Cyber Crime Coverage provides reimbursement for certain losses from scams or ransomware and help for cyberbullying. The reality is almost no one is immune – often not even the most cautious of families. And when it happens, the financial and emotional toll can be devastating.

What types of claims can be covered?

- **Online fraud & scams** - reimbursement for funds lost through online fraud, including social engineering
- **Cyber extortion & ransomware attacks** - helps cover ransom payments made in response to cyber extortion threats
- **Cyberbullying expenses** - reimbursement for counseling, tutoring, and other qualifying expenses when online cyberbullying affects your child's well-being

What are some of the eligibility requirements?

You or your family member must be **actively enrolled** in an ID Watchdog plan that includes Cyber Crime Coverage.

→ On a Family Plan?

Log in to your ID Watchdog online account and check that your family members have been added to your plan.

→ Key Details

- Claims may be filed for cyber crime that occurred on or after June 11, 2025.
- Claims must be filed within 90 days of discovery.
- No claims limits. Expense reimbursement subject to a \$100 deductible per claim.

Added June 11!

Up to \$5k Cyber Crime Coverage

Get reimbursed for losses from scams or ransomware and help for cyberbullying victims.

- **No activation needed** - You're automatically covered with no change in rates.
- **Check your email** - Be on the lookout for an email "Important Information About Your Plan" with links to your [Summary of Benefits](#).
- **File a Claim** - Learn about types of claims and how this benefit can help you and your family. File a claim online directly from your ID Watchdog [online account](#) or mobile app.³

How do I file a claim?

1. Review your [Summary of Benefits](#) for further details and explanation
2. File a Claim

File a Claim Online

- Go to Support & Resolution from your ID Watchdog online account or mobile app
- Review the Cyber Crime Coverage summary of benefits for further details and explanation
- Click File a Claim

Get Help to File a Claim

- Call our 24/7 customer care center
- Let the agent know you've been a victim of cyber crime
- Your case will be assigned to a resolution specialist, who will personally consult with you and can help you file your claim.

1. "2025 Identity Fraud Study," Javelin Strategy & Research, March 2025
2. "The Emotional Undercurrent of Financial Scams," Javelin Strategy & Research, August 2024.
3. Targeted for availability on the ID Watchdog Mobile App by July 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. Check the [summary of benefits](#) for further details and explanation.



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