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# OSR Home Cyber Plus

Policy in action

# Cyber Bullying

Cyber bullying comes in an array of forms and is one of the first threats that come to mind when we think of the digital exposures facing our homes. Whether it's through social media, messaging apps, group chats or whilst gaming online, cyber bullying affects thousands of children and adults in the UK every year. Families now use these apps and services to communicate more than ever before, so it can often feel as though there is nowhere to hide for the targets of cyber bullying.

In years gone by, closing the front door kept the bullies away, but sadly that's no longer the case. Unfortunately, the invasive and unrelenting nature of cyber bullying means that the wellbeing and mental health of those targeted is often seriously affected too.

## What help is there to assist with a cyber bullying event?

The OSR: Home Cyber Plus insurance policy includes two vital sections of cover to help your family deal with a cyber bullying event.

### Malicious content cover

- Expert assistance in removing malicious content that has been published online
- The fees, costs and expenses in having the content removed and to pursue damages

### Receipt of malicious communications cover

- Provide legal assistance to stop the communications and pursue damages against the sender
- 10 hours of counselling to cope with mental anguish &/or emotional distress



# Online Fraud & Digital Theft Scams

Research from Citizens Advice recently found that more than two thirds of UK adults were targeted by a scammer in 2021. Whilst over 55s were most likely to be targeted, those aged 34 and under were almost five times more likely to fall victim to a scam than their older equivalents. An interesting fact that reminds us, unfortunately, how cyber criminals do not discriminate when it comes to getting their hands on your money.

As the way in which we store, transfer, and manage our personal funds has evolved with time and technology, the techniques used by criminals to access those funds have too. With the arrival of online stores and social media selling pages in recent years, the number of people falling victim to deception scams has increased significantly. It is, of course, much easier to hack an individual than it is to hack their bank account!

## What help is there to assist with an online fraud incident?

OSR: Home Cyber plus includes 3 notable sections of cover to support victims of online fraud.

### **Digital theft cover**

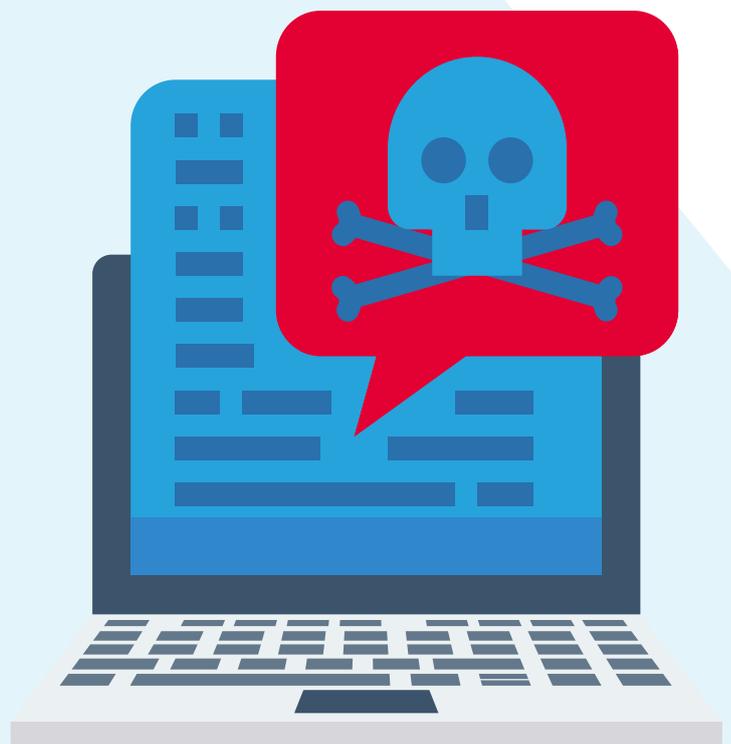
If a criminal gains access to a policyholder's online bank account and transfers funds without their permission, we will pay the fees, costs and expenses incurred to help recover those funds. If attempts to recover the funds are unsuccessful, we will reimburse the unrecovered amount.

### **Digital deception cover**

If a policyholder is deceived, either by telephone or by any digital communication, into paying a criminal for what they believed were legitimate goods and services, or if they are tricked in to paying for goods or services that do not exist, we will pay the fees, costs, and expenses incurred to help recover those funds. If attempts to recover the funds are unsuccessful, we will reimburse the unrecovered amount.

### **Identity recovery cover**

If a policyholder's identity has been fraudulently used to buy goods or services on credit, or to open bank accounts, loans, or credit cards, we will pay the fees, costs, and expenses to identify and replace any compromised documents. We will also provide proof to the bank or credit supplier that your identity has been fraudulently used.



# Online Extortion, Ransomware & Social Media Account Hijacking

Not too long ago, looking through your family's photographs and videos meant hauling down boxes from the attic, blowing dust from folders and putting videotapes inside of bigger videotapes to put inside of a VHS machine. The advent of digital files, cloud storage and social media platforms have rendered those dusty folders a thing of yesteryear. In fact, we now rely on third party businesses to access, store and manage our memories more than we ever have before.

Cloud providers and social media platforms are fantastic, cost-effective ways of storing your digital files, but it is important to remember that they are as susceptible to cyber-attacks as anyone else. The trust that we place in their hands to protect our most precious memories, photos, and videos, is remarkable.

Encrypting, destroying, or sharing personal files in a bid to extort us is one way that cyber criminals use this technology to their advantage. Similarly, the hacking and hijacking of our social media accounts can be just as disastrous.

## What help is there to assist with an appropriation attempt?

OSR: Home Cyber plus, includes essential sections of cover to support victims of online extortion, social media hijacking and ransomware.

### **Online extortion cover**

Following a demand for money, if a third party threatens to:

1. Publish your files, photos, and videos that would cause embarrassment or reputational harm
2. Erase, encrypt, or destroy your files, photos or videos
3. Not provide you with the necessary decryption keys to unlock data they have encrypted
4. We will cover the fees, costs, and expenses involved with terminating that threat.

Policyholders will also have direct access to our support teams to help manage the event.

### **Loss of digital access cover**

If a third party gains full control of your digital accounts without your permission, we will pay the fees, costs, and expenses to restore your access to that account.

### **Digital data restoration cover**

If a criminal gains access to your network and your data assets are corrupted, erased, encrypted, or destroyed, we will cover the costs to recover, restore or replace those data assets.



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*Please see policy wording for full definitions and coverage details. The policy documentation has full details of applicable terms, conditions and exclusions. Cover limits may be reduced by paid claims.*



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