![Chubb | accenture]

Meet Mark from Two Snaps Tech

HIS BUSINESS

Mark is a data analyst for a tech startup. He works completely from home, which can be distracting because his partner also works remotely.

WHAT HAPPENED

Coverage Section

Commercial Cyber
Homeowner's Insurance

Claim

Stolen personal funds and virus attack on business computer

One day between answering emails and chatting with his partner, he goes to pay bills on his work computer. He accidentally misspells his bank's URL, and a landing page comes up that looks almost identical to the real one. He doesn't notice and logs in.

A hacker takes his login credentials and uses them to transfer $25,000 out of his account. To add to his troubles, one of the links he clicks on from the look-alike site infects his business computer system with a virus.

POTENTIAL SOLUTION/QUESTION:

For the stolen money: he submits a claim under his Chubb homeowner policy and Chubb cyber policy for the losses.

For the virus: his homeowner policy doesn't cover it because of the business exclusion. But luckily, his Chubb Commercial Cyber policy could be triggered.

BROKER LOGO