



Client Handbook

BLACKCLOAK™

www.blackcloak.io

Welcome to BlackCloak

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You joined BlackCloak to gain peace of mind, and we are honored by the trust you are putting in us to be your cybersecurity & privacy guide. Thank you for giving us the opportunity to serve you.

As you know, BlackCloak's only mission is to Protect Your Digital Life™. Every member of your BlackCloak team has extensive experience in cybersecurity & privacy and is fully committed to the mission. The BlackCloak application will be monitoring your security, our 24x7 SOC is constantly monitoring your online safety, and our Concierge team is standing ready for questions or to react to alerts. So, as you go about your day, rest assured that there is someone here at BlackCloak who has your back.

As you read through this guide, you will find important information about all the ways we are protecting your family, your reputation, and your wealth. If you have any questions, please ask. Remember we are always just a call, text or tap away when you need us. No question should go unasked. You should never feel intimidated by complicated technology – we're here to help.

Again, welcome to BlackCloak. We look forward to being your partner for years to come.

Your Trusted Guides in Privacy & Cybersecurity,



Dr. Chris Pierson,
FOUNDER & CEO



Ingrid Gliottone,
CHIEF EXPERIENCE OFFICER



Why & What We Do

Why We Do What We Do

You were smart to get BlackCloak. Cyber crime is only increasing.

Before clients like you come to us, we find that they are being compromised at alarming rates:

1 in 4
families

currently have malware on
their computers, phones,
and tablets

1 in 5
connected homes

are accessible over the
internet by strangers

7 in 10
households

have exposed account
passwords

DAMAGE FROM

Cyber Attacks

Each day, we see the negative impact cybercrime has on our clients. We see private cameras broadcasting from the internet, exposed passwords on the Dark Web. We see unsecured devices with viruses and malware, and home networks that are either vulnerable to attack or already compromised. We see personal addresses and phone numbers freely available across the web.

39%

Prior to onboarding, 39% of new BlackCloak customers had been hacked without their knowledge

The Problem

Sophisticated cyber criminals are targeting you. You need someone on your side with more expertise and more sophisticated tools to stay ahead of them.

- ✓ Navigating cybersecurity is difficult
- ✓ Only a coordinated defense will be effective
- ✓ Technology is always changing
- ✓ Consumer-grade solutions alone aren't up to the challenge
- ✓ It is better to see & prevent the attack before it happens

Continuous monitoring is essential

PROTECT YOUR Privacy

We remove sensitive personal information from the top Internet Data Brokers, perform dark web searches for exposed personal credentials, and implement privacy settings to protect against identity theft.

PROTECT YOUR Home

We perform penetration testing and regular scans of your home networks to detect malware, botnets and other security issues, and to prevent decisions your children and family make online from resulting in a compromise.

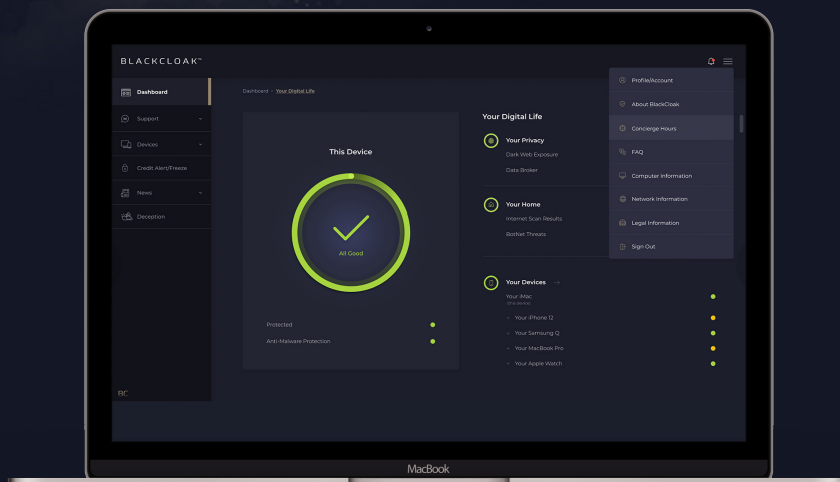
PROTECT YOUR Devices

We monitor and secure your personal devices, including cell phones, tablets and computers, using the same enterprise-grade tools used to secure corporate networks and devices.



PROTECT YOUR Peace of Mind

With BlackCloak as your trusted partner, you'll protect what matters most and have control over managing your cybersecurity and privacy risk – and your personal advisor will always be just a call, tap, or text away.



Concierge Cybersecurity & Privacy™

A holistic program built on a comprehensive platform to protect your reputation, your finances, and your family.

How BlackCloak Helps You



Concierge Assistance

We will provide email and phone-based customer support to answer your cybersecurity, privacy, and identity theft questions; provide advice and guidance on best practices; troubleshoot issues with any BlackCloak software; and assist with onboarding new devices. Examples of assistance include phishing email review and advice, SIM card review, router security review, and VPN recommendations, among many other topics.

AVAILABILITY

8 a.m. – 8 p.m. ET
Monday – Friday

8 a.m. – 6 p.m. ET
Saturday – Sunday



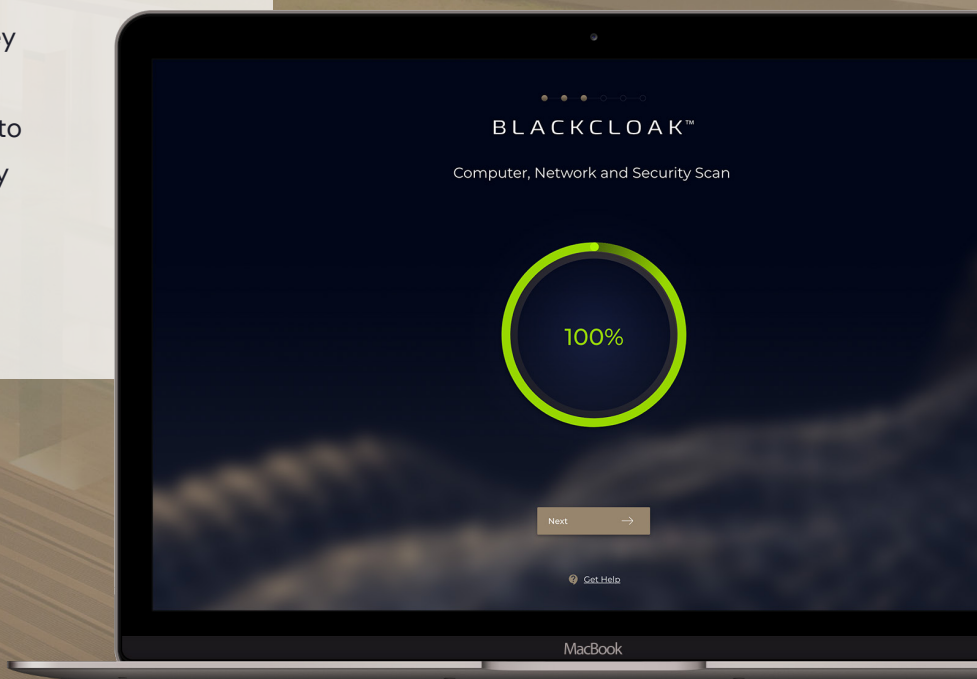
Deception

By creating a fake service (often called a honeypot) within the BlackCloak application, we can distract potential attackers. The fake service is designed to be attractive and draw them to it when they first try to access your computer. It looks like an application that might house your sensitive data, and the moment they scan and find it, we will detect them. Because it alerts us when they just look at it before they even have a chance to take action, it gives us an early warning, allowing us to stay a step ahead of them before they can breach meaningful data.



Home Network Scans

We will scan your home network regularly for devices that are accessible from the internet. (e.g., security cameras, home automation system, routers, etc.).



Device Protection & Monitoring

BlackCloak will do all of the following remotely:

- ✓ install cybersecurity monitoring software on Covered Devices
- ✓ provide an initial assessment of Covered Devices
- ✓ continuously monitor Covered Devices
- ✓ attempt to remove any known quantifiable threats that are detected
- ✓ remediate as much as possible any damage caused by known quantifiable threats



Deep/Dark Web Scan

Using email addresses you provide, BlackCloak will continuously scan the Deep/Dark web to find exposed passwords for any accounts associated with those email addresses.





Personal Privacy Kit

We send you a package of items designed to keep your information safe and empower you to take control of your privacy.

Device Privacy Hardening

We will review and suggest changes to your privacy, security, tracking, and other settings on each of your Covered Devices.

Credit Monitoring, Identity Theft Protection & Identity Theft Insurance*

For Executive and Principal plan members, BlackCloak will provide you identity theft monitoring, credit monitoring and up to \$1 million dollars of identity theft insurance, where available by jurisdiction.** Dependent Children added to those plans are eligible for identity theft monitoring. Parent/Legal Guardian will need to pass a one-time guardianship verification process to receive alert content for children.

Please note, BlackCloak is based in and offers its services to those whose primary residence is in the United States.

*Identity Theft Protection made available through IDNotify™, a part of Experian™.

**Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company undergroup or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



Personal Information Removal from Data Brokers

We will file opt-out requests to the top Internet data broker websites that host your personal information, based on the information you provide BlackCloak. This will reduce your digital public footprint and provide you added privacy.



BotNet Scanning of Homes

BlackCloak will scan threat intelligence databases for your home IP address to determine if any devices inside the home have been or are currently communicating with known malware servers.



Dual-Factor Authentication Training

We will provide training, advice, or assistance with dual-factor authentication set-up on your email, bank accounts, and social media that natively offer such a solution.

Encrypted Password Safe Training

We will offer guidance on third-party solutions that offer encrypted password safes for storing usernames and passwords. We will provide training sessions that teach you how to use the solution you pick for your family.

VPN

We will provision a VPN application for each adult to use on Covered Devices. You will create a dedicated username and password for the VPN that you will control.



How We Keep You Informed



HOW WE KEEP YOU INFORMED



Monthly Newsletter

- ✓ Sent out at the beginning of each month. Covers educational and informative topics in the realm of cybersecurity & privacy



Blog

- ✓ Additional Resources on cybersecurity and privacy topics which can be found here: <https://blackcloak.io/blog/>



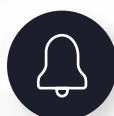
Monthly Webinar

- ✓ Continuous education & training are essential components of a good cybersecurity defense. BlackCloak hosts 30 minute educational webinars for you and your family.



Customer Guides

- ✓ We have a plethora of customer guides that include step-by-step guides on various topics ranging from adjusting privacy sharing settings on your mobile devices, setting up dual-factor authentication on social media accounts, cybersecurity travel tips, and much much more.



Cybersecurity Alerts

- ✓ You'll receive ad hoc alerts that cover the latest data breaches or vulnerabilities that we believe may impact our client base and want to bring to your attention.



Monthly Status Email

- ✓ Delivered to the Head(s) of the Household
 - Covers the devices we're protecting for your household, along with their protection status.
 - Highlights the number of times you've interacted with our Support team or the number of times we've addressed potential threats to the devices we're protecting for you.
 - Special notices pertaining to your household.
 - If Data Broker Removal is part of your plan, you'll receive updates on the removal progress.



Device Alerts

- ✓ With the BlackCloak protection platform installed on your device, we're continuously monitoring your devices.
- ✓ When there are threats to your device, our Security Operations team will review the threat and contact you accordingly if your involvement is required. Otherwise, you can rest assured our team is taking care of things for you.



Deep/Dark Web Exposures

- ✓ We'll notify you when your passwords are found on the dark web.



Home Network Vulnerabilities

- ✓ When exposures or botnets are identified we'll notify you. We'll outline the vulnerabilities and work with you or your IT professional (or IT team) to remediate our findings.



Mobile App Overview

Simple Sign In

When you sign into the mobile app, you have the option to enroll with your email and PIN provided by BlackCloak.

Alternatively, you can use the "magic link" feature, which will generate an email with a special link that allows you to enroll. For security reasons, you must be able to access your email on the mobile device you are enrolling.

If you don't have your PIN, or are unsure of which email address was pre-approved for enrollment, you can email us at ask@blackcloak.io and we can provide you with those details.



Home Screen

On the Home Screen, you will see the status of your current device, which is denoted by the big circle at the top.

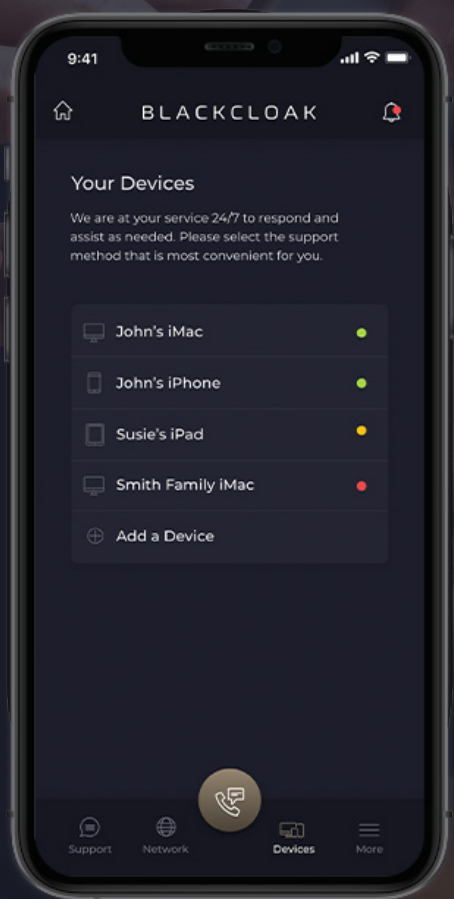
On the bottom, you will see circles for "Your Privacy", "Your Home" and "Your Devices". This area is clickable and will provide additional details on each aspect of your digital life.

If a password exposure is identified, "Your Privacy" will change from green to red until we are able to contact you and disclose this information.

Similarly, if a home network vulnerability is identified, "Your Home" circle will change to red until we can validate that the issue has been fixed.

Your Devices & Their Status

To see a list of devices that have been enrolled with your account, you may click on the Devices tab within the app. If you want to drill further into the status of a specific device, you can tap that device and a list of all applicable security checks for the device will display.



Support

In the Support tab, you will find options to email Support and the ability to schedule time with a Support team member directly from the app.

In the event that we need to troubleshoot an issue, we'll direct you to use the "Screen Share" button.

Because it is a popular request, we have provided links to enable a fraud alert or credit freeze with the three credit reporting bureaus.

News

In addition to our monthly newsletter and periodic cybersecurity alerts that are emailed to clients, we also regularly add educational content on our website.

From the News tab in your app, you are easily able to access recent blog posts, articles and on-demand webinars.

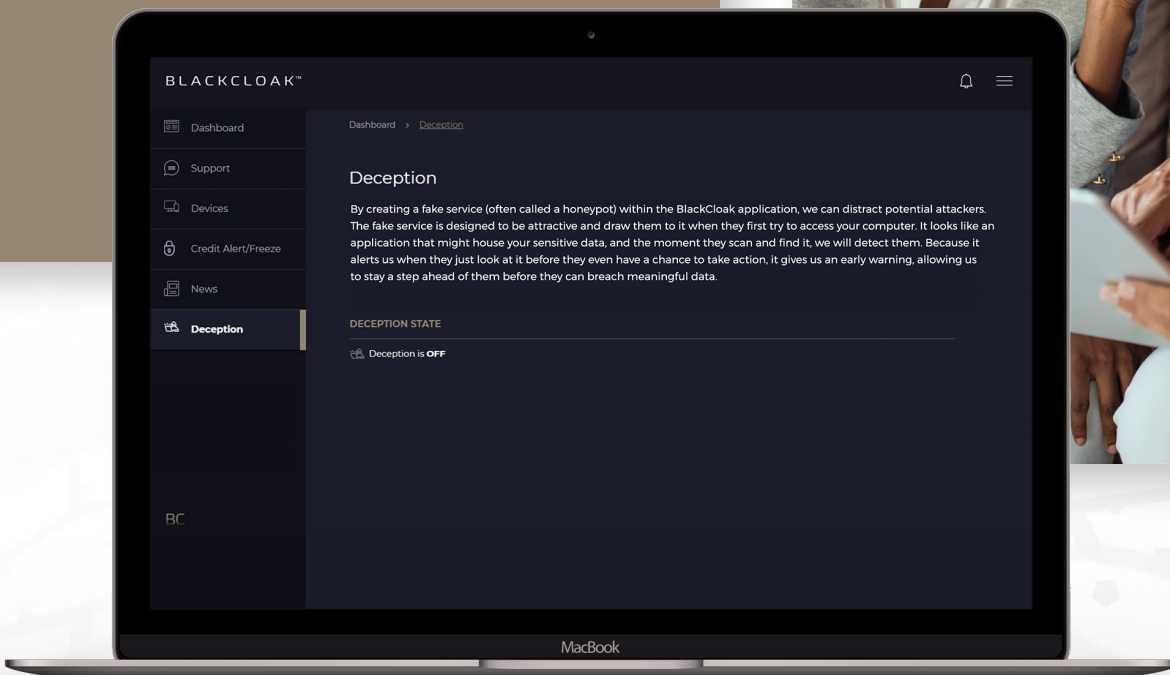



Desktop App Overview

Desktop Overview

The BlackCloak Desktop App offers the same simple sign-in functionality, dashboard, features, and experience as the Mobile App.

In certain plans, the Desktop App has an added feature called Deception. You can learn more about BlackCloak's Deception Technology and how it protects you on Page 7.





Why We Hold an Onboarding Session & Why Your Participation Is Important

- ✓ It's an opportunity to meet the Concierge team that is looking out for you.
- ✓ You will learn more about what is included in your plan and how we help protect you.
- ✓ We will discuss risks and vulnerabilities identified as they relate to your devices, your privacy and your home.



Schedule Your Onboarding

to ensure that all of your questions & concerns are addressed and give you peace of mind knowing you have a team to turn to when needed.



FAQs On Security & Privacy

DO YOU SELL OR RENT OUR INFORMATION?

No. We love cybersecurity & privacy and that is all we do. We are not marketers.

AFTER YOU HELP US, ARE WE SHARING MORE OR LESS INFORMATION?

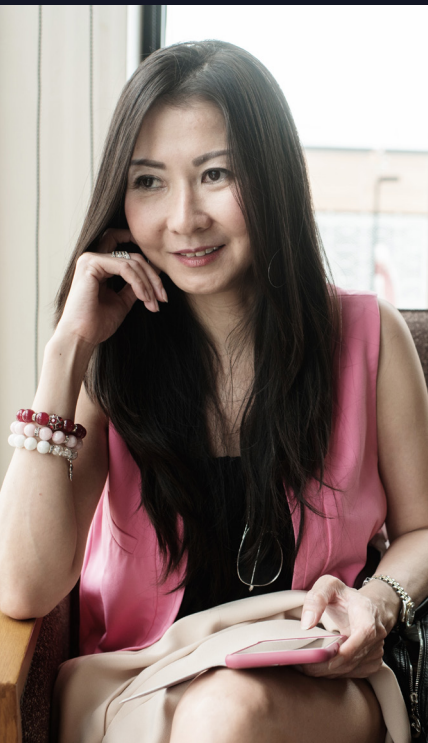
When we harden your devices and take other privacy protection steps, we show you your various privacy options. We show you what you are sharing, with whom, and turn it off (if that is what you want). Generally, our clients are surprised with how much personal data, location data, and access to private files they have been sharing with their phone companies, internet service providers, and applications they have installed. On average we see a 90% reduction in privacy exposure.

HOW DO YOU MITIGATE THE CHANCES OF OUR COMPUTERS BEING HACKED?

Our team of cybersecurity experts installs advanced cybersecurity software (Artificial Intelligence/Behavioral Based) on your devices that are designed to protect against current and future threats. These protection controls, combined with your active participation (i.e. not clicking on links or attachments), education and using a password safe, are all tactics that enhance your cybersecurity. Our team also monitors for threats around the clock depending on your protection plan and will contact you if they see any threats to your devices. There is no silver bullet or guarantee to cybersecurity, but the BlackCloak platform and team help you mitigate these risks.



Contact BlackCloack Concierge Support



We're Just a Call, Text,
or Tap Away

In order of preference (so that we can track and deal with issues in order of urgency, email or the app is the preferred method of initial contact).

Email
ask@blackcloak.io

Phone
1-833-882-5625 Ext 1

Desktop or Mobile App

