

# [MY]CYlution

Provides the most comprehensive cover available, shielding you and your family from the relentless threats and the crippling effects of cybercrime.



## In today's digital age, threats can come in many forms – from theft of funds to extortion or cyberbullying and even express kidnapping.



#### Theft of funds:

We cover the funds lost as a result of a cyber incident or hacking of your bank account, payment cards or mobile wallet.

#### **Identity theft:**

We cover the costs resulting from identity theft including reporting the theft, credit and identity theft monitoring, your lost wages, refiling rejected applications, notarizing affidavits, as well as the cost to reissue a new ID document.

### Data restoration & malware decontamination:

We cover the costs to restore your systems and data following a cyber incident.

#### Cyberbullying and cyberstalking:

We cover the costs to remove the content, lost wages, trauma counselling and costs to move your child to a different school.

#### **Online Sales and Shopping:**

If you don't receive goods or services ordered online for personal use, we will compensate you for your financial loss.

#### **Express Kidnapping:**

We reimburse you the value of funds or property surrendered in exchange for your release.

#### **Cyber extortion:**

If you pay a ransom following an extortion demand, we will reimburse you.

#### **Network security liability:**

We assist in defending and settling claims from third parties if a cyber incident on your IoT device or computer systems causes harm to their systems and data.

#### Privacy and data breach liability:

We assist in defending and settling claims from third parties when your mail account or device is compromised.

## Privacy and data breach by third party:

We reimburse your legal defense costs if you are the victim of a third party's data breach.



### We understand the intricate actions needed to protect and cover you and your family. We have the expertise. We have the solution.



GIGA	Limit
Theft of funds	R50 000
Identity theft	R20 000
Data restoration*	R20 000
Cyber bullying	R20 000
- Trauma benefit	R5 000
- Additional school costs	R5 000
Cyber extortion	R5 000

R95.00 per month Insured + Partner + 3 children

TERA	Limit	
Theft of funds	R100 000	
Identity theft	R50 000	
Data restoration*	R25 000	
Cyber bullying	R25 000	
- Trauma benefit	R5 000	
- Additional school costs	R5 000	
Cyber extortion	R5 000	
Online sales and shopping	R1000	
R160.00 per month Insured +		

Partner + 3 children

PETA	Limit
Theft of funds	R150 000
Identity theft	R50 000
Data restoration*	R25 000
Cyber bullying	R25 000
- Trauma benefit	R5 000
- Additional school costs	R5 000
Cyber extortion	R10 000
Online sales and shopping	R2 500
Express Kidnapping*	R50 000

R215.00 per month Insured +	
Partner + 3 children	

EXA	Limit	
Theft of funds	R250 000	
Identity theft	R50 000	
Data restoration*	R25 000	
Cyber bullying	R50 000	
- Trauma benefit	R5 000	
- Additional school costs	R5 000	
Cyber extortion	R25 000	
Online sales and shopping	R5 000	
Express Kidnapping*	R100 000	
Network Security, Privacy & Data Breach Liability	R100 000	
Privacy & Data Breach by Third Party	R10 000	

R350.00 per month Insured + Partner + 3 children

\*R1 000 Deductible

Child is defined as the financially dependent biological child, stepchild, grandchild, legally fostered child or adopted child who must be under the age of 18

