



[MY]
CYLUTION
Personal lines **Cyber Solution**

itoo[™]

Our solution is a modular approach

MEGA

Theft of funds

GIGA

Theft of funds

Identity theft

Data restoration

Cyber extortion

Cyber bullying

TERA

Theft of funds

Identity theft

Data restoration

Cyber bullying

Cyber extortion

Network security liability

Privacy Breach and Data Breach Liability

Privacy Breach and Data Breach by Third Party

	Module	Limit	Definition
Mega	Theft of funds	R 20 000	Theft of funds: reimbursement of funds lost resulting from a cyber incident or hacking of your bank account, payment cards or mobile wallet
Giga	Theft of funds Identity theft Data restoration* Cyber bullying Cyber extortion	R 25 000 R 25 000 R 30 000 R 50 000 R 5 000	Identity theft: costs resulting from identity theft including: reporting the identity theft, re-filing rejected applications, notarising affidavits, credit and identity theft monitoring, re-issuing identity documents and lost wages Data restoration / malware decontamination: costs to restore data and software resulting from a cyber incident Cyber bullying: costs resulting from cyber bullying or stalking including: removal of content, lost wages, trauma benefit and experts to manage and protect your reputation Cyber extortion: reimbursement of ransom payments resulting from an extortion demand
	* Deductible R 1 000		
Tera	Theft of funds Identity theft Data restoration* Cyber bullying Cyber extortion Network security, privacy & data breach liability Privacy & data breach by third party	R 50 000 R 50 000 R 30 000 R 50 000 R 5 000 R100 000 R 5 000	Network security liability: defence and settlement of third party claims resulting from a cyber incident on your computer systems (including IoT devices) which causes harm to third party systems and data Privacy & data breach liability: defence and settlement of third party claims resulting from compromised information Privacy & data breach by third party: Reimbursement of your legal defence costs against a 3 rd party resulting from a data breach
	* Deductible R 1 000		

Cyber bullying additional stated benefits	Limit	Definition
Trauma benefit	R 5 000	Trauma Benefit: a financial payment to assist in alleviating the reasonable financial burden incurred for the treatment of emotional trauma by a licensed professional, as a direct result of the Cyberbullying, Cyber Stalking or publication of harmful material
Additional school costs	R 5 000	Additional School Costs: additional costs for school fees, school uniforms and educational material should it be established by a licensed physician or psychologist that an insured child needs to be placed in an alternate school as a direct result of the Cyberbullying, Cyber Stalking or publication of harmful material

* Deductible R 1 000



PRICING STARTS AT:

MEGA

Monthly	R15.00
Including Spouse or 3 children	R16.50
Including Spouse and 3 children	R18.00

GIGA

Monthly	R55.00
Including Spouse or 3 children	R60.00
Including Spouse and 3 children	R65.00

TERA

Monthly	R105.00
Including Spouse or 3 children	R115.00
Including Spouse and 3 children	R125.00



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