



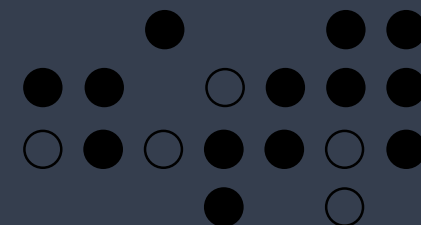
iTOO™

[MY]CYLUTION

PERSONAL LINES CYBER SOLUTION

OVERVIEW

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AGGREGATE LIMITS



	Mega	Giga	Tera	Peta	Exa
Theft of Funds	25,000	50,000	100,000	150,000	250,000
Identity Theft		20,000	50,000	50,000	50,000
Data restoration / malware decontamination		20,000	25,000	25,000	25,000
Cyberbullying and Cyber Stalking		20,000	25,000	25,000	50,000
Cyber Extortion		5,000	5,000	10,000	25,000
Online Sales and Shopping			1,000	2,500	5,000
Express Kidnapping				50,000	100,000
Network Security + Privacy Breach and Data Breach Liability					100,000
Privacy Breach and Data Breach by Third Party					10,000

	Module	Limit	Definition
Mega	Theft of funds	R 25 000	<p>Theft of funds: reimbursement of funds lost resulting from a cyber incident or hacking of your bank account, payment cards or mobile wallet</p> <p>Identity theft: costs resulting from identity theft including reporting the identity theft, re-filing rejected applications, notarizing affidavits, credit and identity theft monitoring, re-issuing identity documents and lost wages</p> <p>Data restoration / malware decontamination: costs to restore data and software resulting from a cyber incident</p> <p>Cyber bullying / cyber stalking: costs resulting from cyber bullying or stalking including removal of content, lost wages, trauma benefit and experts to manage and protect your reputation</p> <p>Cyber extortion: reimbursement of ransom payments resulting from an extortion demand</p> <p>Online Sales and Shopping: your financial loss for non-delivery or non-rendering of goods or services that were ordered online specifically for your personal use.</p> <p>Express Kidnapping: the value of the funds and / or value of the property surrendered by the victim in exchange for their release.</p> <p>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</p> <p>Privacy & data breach liability: defence and settlement of third-party claims resulting from compromised information</p> <p>Privacy & data breach by third party: Reimbursement of your legal defence costs against a 3rd party resulting from a data breach</p>
Giga	Theft of funds	R 50 000	
	Identity theft	R 20 000	
	Data restoration / malware decontamination*	R 20 000	
	Cyber bullying / cyber stalking	R 20 000	
	Cyber extortion	R 5 000	
Tera	Theft of funds	R100 000	
	Identity theft	R 50 000	
	Data restoration / malware decontamination*	R 25 000	
	Cyber bullying / cyber stalking	R 25 000	
	Cyber extortion	R 5 000	
	Online sales and shopping	R 1 000	
Peta	Theft of funds	R150 000	
	Identity theft	R 50 000	
	Data restoration / malware decontamination*	R 25 000	
	Cyber bullying / cyber stalking	R 25 000	
	Cyber extortion	R 10 000	
	Online sales and shopping	R 2 500	
	Express Kidnapping*	R 50 000	
Exa	Theft of funds	R250 000	
	Identity theft	R 50 000	
	Data restoration / malware decontamination*	R 25 000	
	Cyber bullying / cyber stalking	R 50 000	
	Cyber extortion	R 25 000	
	Online sales and shopping	R 5 000	
	Express Kidnapping*	R100 000	
	Network Security, Privacy & Data Breach Liability	R100 000	
	Privacy & Data Breach by Third Party	R 10 000	

* 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

MEGA

Monthly	22.50
Including Partner or 3 children	25.00
Including Partner and 3 children	27.50

GIGA

Monthly	75.00
Including Partner or 3 children	85.00
Including Partner and 3 children	95.00

TERA

Monthly	120.00
Including Partner or 3 children	140.00
Including Partner and 3 children	160.00

PETA

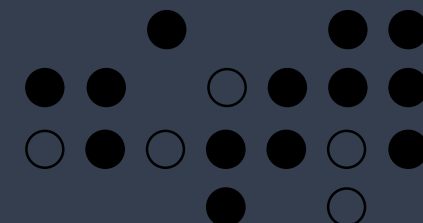
Monthly	175.00
Including Partner or 3 children	195.00
Including Partner and 3 children	215.00

EXA

Monthly	300.00
Including Partner or 3 children	325.00
Including Partner and 3 children	350.00

MONTHLY PREMIUMS

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Frequently asked questions

Can someone who does not live in South Africa purchase this policy

- no policyholders must be main resident in the Republic of South Africa

What is the definition of child

- any listed family members of the Insured, provided that such family members are dependent children under the age of 18

What does the Theft of funds module cover

- reimbursement of funds lost resulting from a cyber incident or hacking of your bank account, payment cards or mobile wallet

What is a mobile wallet

- any virtual mobile wallet you store money in and which you can use to perform transactions. This does not include any cryptocurrency

What if I am a sole proprietor with only 1 device

- you will need a company cyber policy to protect your business and a [MY]CYlution policy for you as an individual