

CYBER CRIME

is the greatest threat
facing the modern
world today

Let's talk about
Cyber Cover

From hacking, malware, and cyber extortion to banking app losses, cyberbullying and identity theft, our digitally integrated lives are becoming more vulnerable to cyberattacks. As technology continues to develop, it is becoming increasingly important for individuals to safeguard themselves from cyber threats.

[MY]CYLUTION is a Cyber Insurance Policy designed to protect your personal digital presence and footprint.

[MY]CYLUTION includes exclusive access to CyberScout, a 24/7 cyber helpline.

CyberScout assists with:

- Advice and guidance to protect you and your family from identity theft and cyber threats.
- Remediation services in the event you experience a cyber incident.

There are five [MY]CYLUTION Cover options available:



Cybercrime is no longer a risk that is only relevant to businesses; it is now the biggest form of crime in the world. Econorisk offers a number of cyber cover options to protect you and your family, even in a virtual world, against the risks posed by cyber criminals.



MONTHLY PREMIUMS	MEGA	GIGA	TERA	PETA	EXA
Monthly Premium	R22.50	R75.00	R120.00	R175.00	R300.00
Including Partner or 3 Children	R25.00	R85.00	R140.00	R195.00	R325.00
Including Partner and 3 Children	R27.50	R95.00	R160.00	R215.00	R350.00

POLICY BREAKDOWN	MEGA	GIGA	TERA	PETA	EXA
Theft of Funds	R25,000	R50,000	R100,000	R150,000	R250,000
Identity Theft		R20,000	R50,000	R50,000	R50,000
Data Restoration / Malware Decontamination		R20,000	R25,000	R25,000	R25,000
Cyberbullying / Cyber Stalking		R20,000	R25,000	R25,000	R50,000
Cyber Extortion		R5,000	R5,000	R10,000	R25,000
Online Sales & Shopping			R1,000	R2,500	R5,000
Express Kidnapping				R50,000	R100,000
Network Security Privacy & Data Breach Liability					R100,000
Privacy & Data Breach Liability by Third-Party					R10,000

Theft of Funds:

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

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.

Data Restoration/Malware Decontamination:

Costs to restore data and software resulting from a cyber incident.

Cyberbullying/Cyber Stalking:

Costs resulting from cyberbullying or stalking including removal of content, lost wages, trauma benefit and experts to manage and protect your reputation.

Cyberbullying Additional Stated Benefits:**Trauma Benefit: R5 000 Limit**

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: Limit: R5 000 Limit

Additional costs for school fees, school uniforms and educational materials 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.

Cyber Extortion:

Reimbursement of ransom payments resulting from an extortion demand.

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.

Express Kidnapping:

The value of the funds and/or value of the property surrendered by the victim in exchange for their release.

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 third-party resulting from a data breach.

Speak to one of our risk advisors and enquire about how you can effectively protect yourself, even in a virtual world, against the risks posed by cyber criminals.



cyber@econorisk.co.za | www.econorisk.co.za

f X in o @ Econorisk

Johannesburg | +27 11 045 8555 | 356 Rivonia Boulevard, Rivonia | P.O. Box 3428, Rivonia, 2128

Cape Town | +27 21 286 2200 | Unit 102, The Iron Works, Woodstock 7925 | P.O. Box 51026, Waterfront, 8002

Durban | +27 31 562 1622

An authorised financial services provider (License No. 13231)

[MY]CYLUTION is a product of iTOO, underwritten by The Hollard Insurance Company Limited.