

[MY] CYlution

Personal lines **cyber solution**

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	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 <i>* Deductible R 1 000</i>	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
Tera	Theft of funds Identity theft Data restoration* Cyber bullying Cyber extortion Network security, privacy & data breach liability Privacy & data breach by third party <i>* Deductible R 1 000</i>	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 third party resulting from a data breach



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[Glossary]

Cyber bullying:

two or more similar or related acts of harassment, intimidation, defamation of character, invasion of privacy or threats of violence, committed against you over the internet, resulting in wrongful termination of employment; false arrest; wrongful discipline; or debilitating shock, mental anguish, or mental injury (as diagnosed by a licensed physician or psychologist)

Cyber incident:

any malicious act having an impact on your computer systems including hacking, extortion, theft of data or malware

Cyber stalking:

the repeated use of electronic communications to harass or frighten someone

Data breach:

a security breach on your computer systems or that of an outsourced data processor leading to the accidental or unlawful destruction, loss, alteration, disclosure of, or access to personal data

Identity theft:

the theft of non-public personal data which has or could reasonably result in the wrongful use of such personal data

Network security liability:

investigation costs, defence and settlement of third party claims arising from a cyber incident on your computer systems (including IoT devices) causing harm to third party systems and data

Privacy & data breach by a third party:

reimbursement of your legal defence costs against a third party following a data breach

Privacy & data breach liability:

defence and settlement of third party claims arising from a breach of personal data

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