

Apio Risk Services

Personal lines **Cyber Insurance**



Summary of Cover

	Module	Limit	Definition
Giga	Theft of funds	R 25 000	<p>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</p> <p>Data restoration / malware decontamination: costs to restore data and software resulting from a cyber incident</p> <p>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</p> <p>Cyber extortion: reimbursement of ransom payments resulting from an extortion demand</p>
	Identity theft	R 25 000	
	Data restoration*	R 30 000	
	Cyber bullying	R 50 000	
	Cyber extortion	R 5 000	
Tera	Theft of funds	R 50 000	<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>
	Identity theft	R 50 000	
	Data restoration*	R 30 000	
	Cyber bullying	R 50 000	
	Cyber extortion	R 5 000	
	Network security, privacy & data breach liability	R100 000	
	Privacy & data breach by third party	R 5 000	

* Deductible R 1 000

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 3rd party: reimbursement of your legal defence costs against a 3rd party following a data breach

Privacy & data breach liability: defence and settlement of third party claims arising from a breach of personal data

Monthly premiums for families:

GIGA

Including Spouse and 3 children R49.00

TERA

Including Spouse and 3 children R99.00