

## APIO PERSONAL CYBER INSURANCE

From banking app losses to cyberbullying, extortion and identity theft, our digitally integrated lives are increasingly targeted by cyber attackers

**We understand the intricate actions needed to protect and cover you and your family.  
We have the expertise. We have the solution.**

Designed by South Africa’s top cyber mitigation specialists and expert underwriting team at iTOO Special Risks, this unique product provides a market first personal cyber insurance offering. Packages available for Apio clients:

| APIO CYBER   | LIMIT    |
|--|----------|
| Theft of funds   | R 25 000 |
| Identity theft   | R 25 000 |
| Data restoration*  | R 30 000 |
| Cyber bullying   | R 50 000 |
| • Trauma benefit   | R 5 000  |
| • Additional school costs  | R 5 000  |
| Cyber extortion  | R 5 000  |
| <b>R 65.00 per month</b><br><b>Insured including spouse and 3 children</b> |          |

| APIO CYBER PRO  | LIMIT    |
|---|----------|
| Theft of funds  | R 50 000 |
| Identity theft  | R 50 000 |
| Data restoration*   | R 30 000 |
| Cyber bullying  | R 50 000 |
| • Trauma benefit  | R 5 000  |
| • Additional school costs   | R 5 000  |
| Cyber extortion   | R 5 000  |
| Network security, privacy & data breach liability                           | R100 000 |
| Privacy & data breach by 3rd party  | R 5 000  |
| <b>R 125.00 per month</b><br><b>Insured including spouse and 3 children</b> |          |

\* R1 000 Deductible

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**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, 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

- **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:** 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

**Cyber extortion:** reimbursement of ransom payments resulting from an extortion demand

**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<sup>rd</sup> party resulting from a data breach



**For more information, please contact your Key Account Manager or e-mail [info@apio.co.za](mailto:info@apio.co.za)**