

[MY]CYLUTION

[MY]CYlution is the most effective way to protect your personal digital presence and footprint through our innovative cutting edge policy.

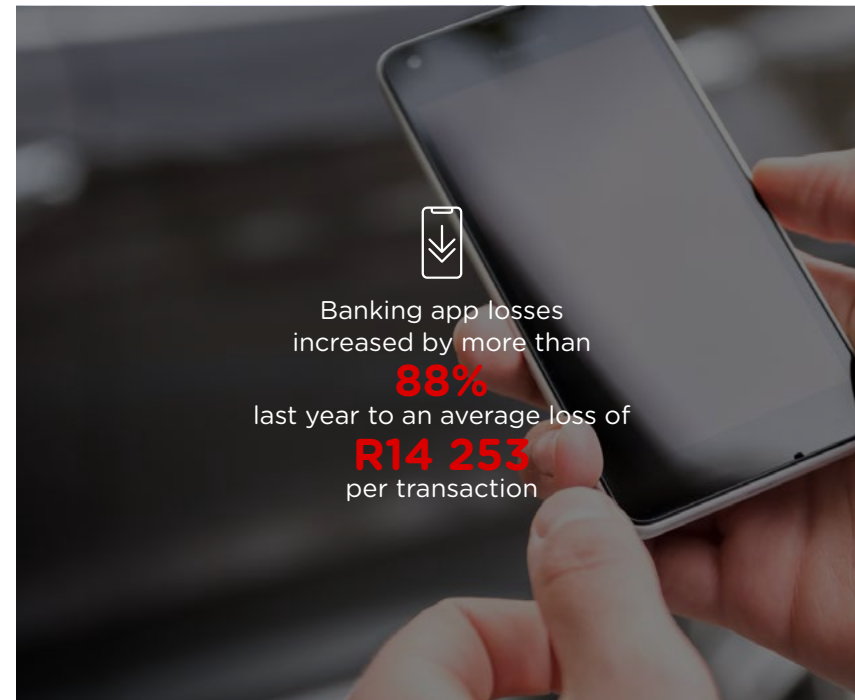
Our personal lines cyber insurance offering provides broad coverage specifically tailored for the South African market.

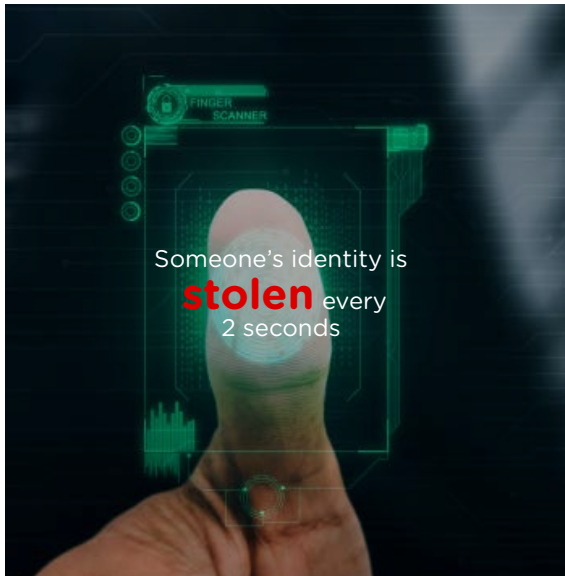


THEFT OF FUNDS

Your iTOO **[MY]CY**lution policy will reimburse funds lost as a result of a cyber incident or hacking of your bank account, payment cards or mobile wallet.

We will cover the costs to investigate how the incident occurred, the funds lost as well as your legal fees to prosecute the third party who committed the theft.





1 million children were victims of **identity theft** last year **2/3** were aged **7** or younger and **60%** were **personally related** the perpetrator



IDENTITY **THEFT**

Your iTOO **[MY]CY**lution policy will cover the costs resulting from the identity theft including lost income, costs for you to reapply for loans, grants or other lines of credit; get affidavits notarised; up to six months of credit and identity theft monitoring and the cost to reissue your ID document.



DATA RESTORATION/ MALWARE **DECONTAMINATION**

Your iTOO **[MY]CY**lution policy will cover the costs of an IT expert to restore your data and software and/or the costs to replace parts of the computer should this be deemed necessary.



Nine malware attacks occur every second in South Africa

South African **Android mobile** phones were the second most targeted in the world for **banking malware**



The average age of a **cyber bully** is **aged 9**



Young people who experience **cyberbullying** are at a greater risk for both **self-harm** and **suicidal behaviors**



Approximately **58%** of victims do not tell a parent or teacher



CYBER **BULLYING**, CYBER **STALKING** AND LOSS OF **REPUTATION**

Your iTOO **[MY]CY**lution policy will cover the fees, costs and expenses to remove the relevant online material, lost income, costs to pursue legal action against the third party who committed the cyberbullying or cyber stalking and an expert to manage and protect your reputation. There is an upfront payment for treatment of emotional trauma as well as costs to move your child to a different school if required.



CYBER **EXTORTION**

Your iTOO **[MY]CY**lution policy will cover the costs for an IT expert to confirm the validity of the demand and as appropriate try restore your systems and data. If required, we will cover the ransom demand as well as other reasonable costs that may be incurred by you to resolve the incident.

Sextortion -Last year there were **792,000** attempts of sextortion worldwide, impacting **89,000** recipients, meaning it took an average of **8** attempts per person before the ransom was paid

60% of victims personally knew the perpetrator

Global predictions state
that there will be between
12-30 billion IoT
device connections by
2020

South Africa will
reach **35 million**
connected devices by
2020

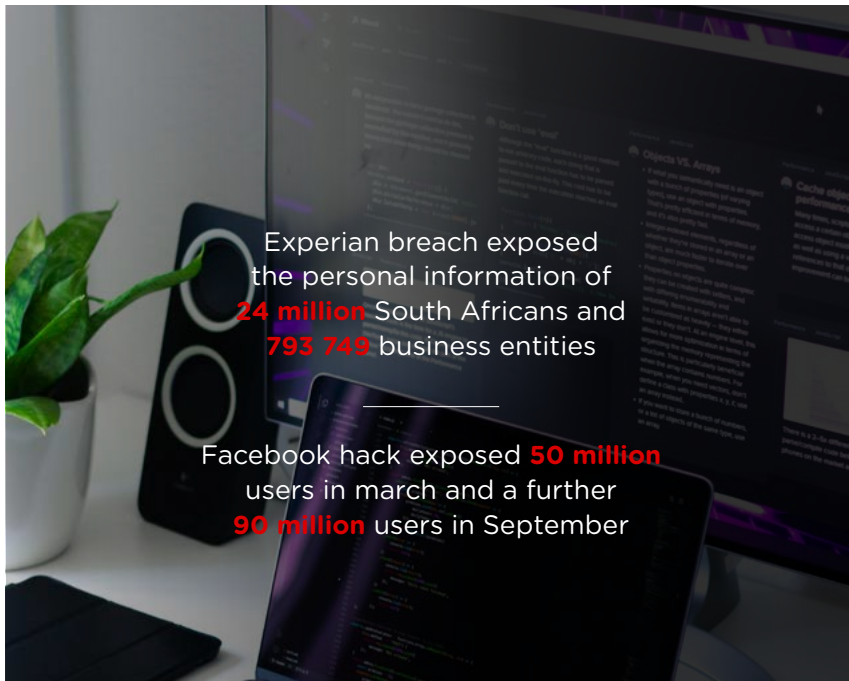


NETWORK **SECURITY** **LIABILITY**

Your iTOO **[MY]CY**lution policy will cover the costs for an IT expert to investigate what happened as well as the ensuing legal costs and settlements that may be awarded or agreed upon.

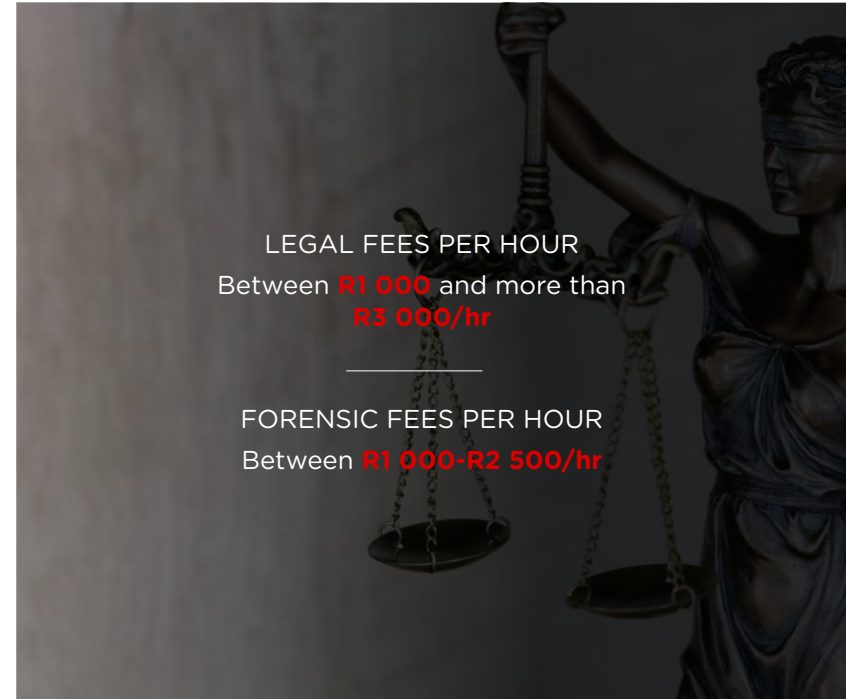
PRIVACY & DATA BREACH **LIABILITY**

Your iTOO **[MY]CY**lution policy will cover the costs for an IT expert to investigate what happened as well as your ensuing legal costs and any settlements that may be awarded or agreed upon.



PRIVACY & DATA BREACH BY **THIRD PARTY**


Your iTOO **[MY]CY**lution policy will cover your legal costs to seek damages against the company where your personal information was stolen from.




[MY]CYlution **PACKAGES**

Our approach is modular, with comprehensive options that can be tailored to suit you. Alternatively, simply select from our three **[MY]CYlution** packages:


MEGA:


 Theft of Funds


GIGA:

 Theft of funds


 Identity theft


 Data restoration

 Cyber bullying

 Cyber extortion

TERA:

 Theft of funds


 Identity theft

 Data restoration

 Cyber bullying

 Cyber extortion

 Network security liability

 Privacy Breach and Data Breach liability

 Privacy Breach and Data Breach by Third Party

CASE STUDY

PHISHING:

When Jake received an email from his internet provider requesting he re-confirm his login credentials, he followed the instructions and clicked the link to confirm. The next day, substantial funds were missing from his bank account. While he didn't immediately make the connection, his online banking username and password were similar to his internet provider login. Fraudsters had sent him the false phishing email posing as his internet service provider. With the information he provided, they were able to guess his bank login credentials and access his account.

CYBERSCOUT:



Gathered facts and documented evidence.



Notified the bank and requested stronger account security measures (the bank was able to recover the funds).



Secured his email and online accounts by resetting passwords and adding two-factor authentication.



Notified the bank and requested stronger account security measures (the bank was able to recover the funds).



Coached him on how to spot phishing emails, secure accounts and devices, and monitor personal data through credit and dark web monitoring.










Directed Jake to the **CyberScout** online knowledge portal to learn more.

CASE **STUDY**

IDENTITY **THEFT:**

Grandparents Charles and Margaret left home for a 3-month holiday. While away, they let their 24-year-old granddaughter and her roommate stay in their home. Unfortunately, while they were away, the roommate accessed their personal mail, receipts, and IDs and completely assumed the grandmother's identity. The roommate withdrew money from the bank accounts and opened new credit cards. She pretended to be the grandmother and reported all inactive cards as lost so new ones were mailed to the home. Margaret found herself locked out of her accounts and in another country.

CYBERSCOUT:

-  Documented all evidence
-  Assisted with notifying bank and credit card companies.
-  Assisted with notification and replacement of government documents.
-  Assisted with notification of law enforcement.
-  Helped customer file for credit report
-  Helped customer enroll in credit monitoring
-  Remained in touch with customer until the matter had been completely resolved

HOW TO KEEP YOUR INFORMATION **SECURE**

- ✓ Don't disclose personal information such as passwords and PINs when asked to do so by anyone via telephone, fax or even email.
- ✓ When destroying personal information, either shred or burn it.
- ✓ Don't carry unnecessary personal information in your wallet or purse.
- ✓ Store personal and financial documentation safely. Always lock it away (e.g., passports).
- ✓ Don't write down PINs and passwords and avoid obvious choices like birth dates and first names.
- ✓ Don't use Internet Cafes or unsecure WiFi (hotels, conference centres etc.) to do your banking
- ✓ Use strong passwords for all your accounts
Change your passwords regularly and never share them with anyone else.
- ✓ Verify all requests for personal information and only provide these when there is a legitimate reason to do so.
- ✓ Make sure a website is encrypted before you use it for a financial transaction. Typically, you'll see a picture of a lock in the URL field, and the URL will contain "https," meaning it's secure.
- ✓ Teach your children about safe internet behaviors — including how to spot potential scams and phishing attempts.
- ✓ Alert the SA Fraud Prevention Service immediately on 0860 101 248 or at safps.org.za. if your ID documents are lost or stolen - register for credit and identity theft monitoring and obtain a case number from SAPS

IMPORTANT DEFINITIONS

Additional School Costs:

additional costs for school fees, school uniforms and educational material that You incur 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.

Insured:

- the Insured as stated in the Schedule;
- the Insured`s spouse as stated in the Schedule;
- any listed family members of the Insured as additional Insureds as set forth in the Schedule, provided that such family members are dependent children under the age of 21, or 25 years old if they are full-time registered students.

IoT Devices:

examples of objects that can fall into the scope of Internet of Things include connected security systems, thermostats, cars, electronic appliances, lights in household and commercial environments, alarm clocks, speaker systems, vending machines and more.

Lost Income:

actual lost income that would have been earned for time reasonably and necessarily taken off work to rectify records because of any Insured Event. Computation of Lost Income for self-employed persons must be supported by, and will be based on, prior year tax returns.

Mobile Wallet:

any virtual mobile wallet you store money in and which you can use to perform transactions. This does not include any crypto-currencies, credit bought or earned within a game or gambling site or a subscription purchased on-line.

Suspect a cyber Incident? Have questions or need advice?
Call our 24/7 cyber helpline on **0800 995 544**

[MY]CYlution includes exclusive access to CyberScout's cyber helpline. CyberScout's dedicated cyber experts are ready to assist you 24/7.

CyberScout services to policyholders:

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

For all your queries please send an email to
cyber_query@itoo.co.za

OR

Ryan van de Coolwijk
ryanv@itoo.co.za
083 794 4332

Candice Sutherland
candices@itoo.co.za
082 346 1716

For online cyber tips and resources, visit our online cyber education portal at:
itoo.mycybercentre.com

For more information visit the **[MY]CYlution** site