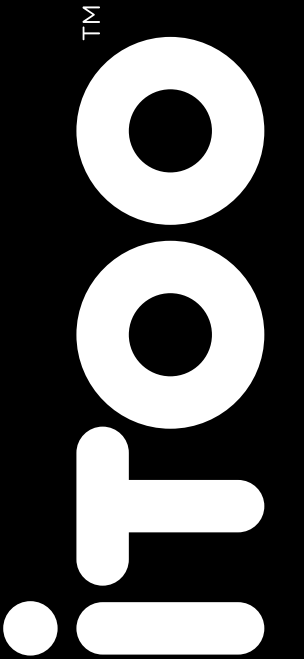
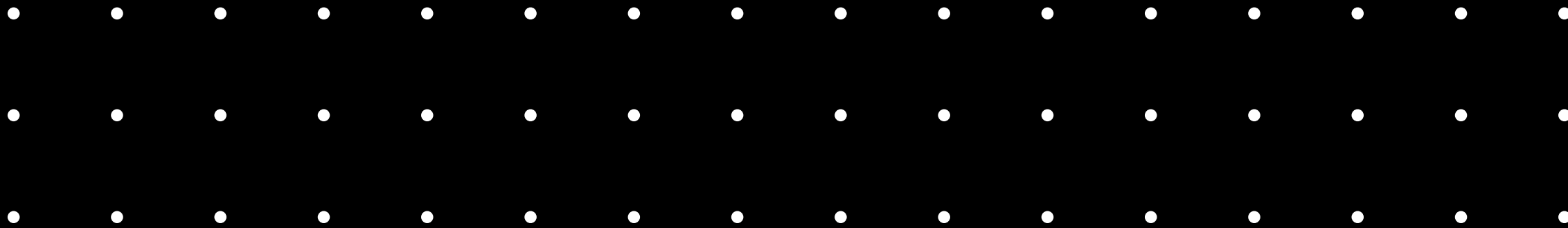




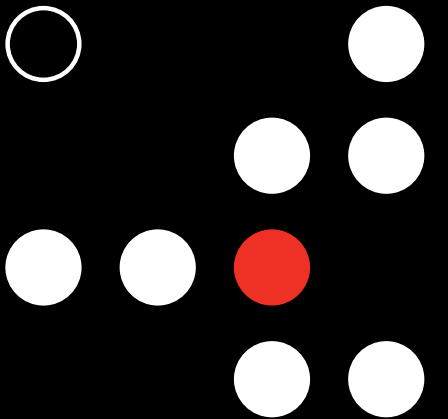
[My]Cylution

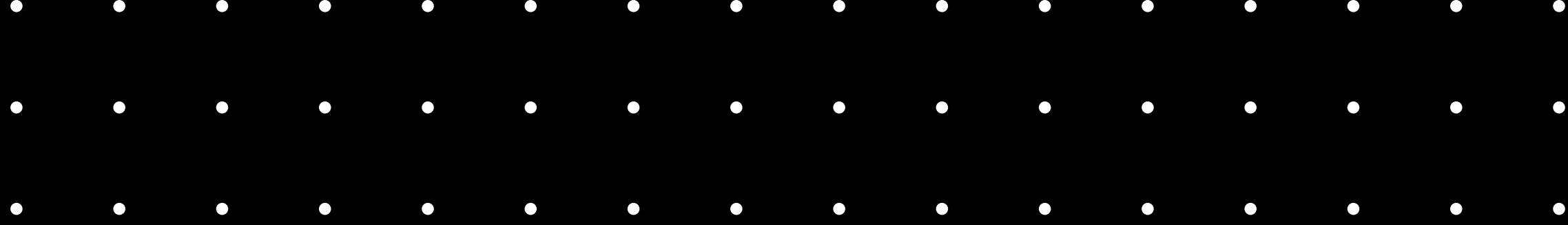
SECURE **EVERY** CLICK



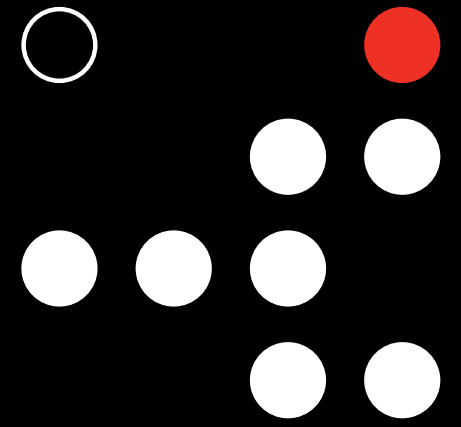
Think Expert. **Think iTOO**

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Thank you for choosing to **SECURE EVERY CLICK** and
protect your digital world with a **[My]Cylution** policy.



THEFT OF FUNDS

Your **[My]Cylution** policy will reimburse you for the 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 any fees incurred due to insufficient funds or defaulting on a payment. We will also cover any legal fees to prosecute the third party who committed the theft.

Example:

You receive an email that appears to be from a legitimate source, but it is actually a spoofed email created by an attacker. You provide your username and password as requested, and the attacker uses this information to gain unauthorized access to your bank account or mobile wallet, resulting in the theft of funds.

STATISTICS



Banking app average loss is
R19 793
stolen per incident.



Online banking average loss is
R37 197
stolen per incident.



IDENTITY THEFT

Your **[My]Cylution** policy will cover the costs resulting from the identity theft including lost income for time taken off work to resolve the incident as well as the reasonable costs to reapply for loans, or lines of credit, get affidavits notarized, telephone calls, up to six months of credit and identity theft monitoring as well as the cost to reissue the document used for identity theft.

Example:

Your personal email account is hacked, or a company that stores your personal information suffers a data breach - as a result your information is stolen and is subsequently used to open fraudulent accounts, apply for loans, transact online, or participate in tax or medical aid fraud.

STATISTICS



400%
increase in impersonation fraud between 2023-2024.



1.3 million
children are affected by identity theft annually.



Children are
51 times
more likely to be victims of identity theft than adults.



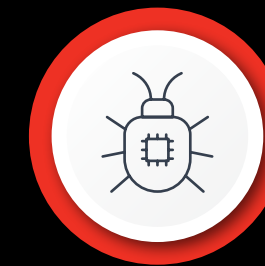
DATA RESTORATION/ MALWARE DECONTAMINATION

Your **[My]Cylution** 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.

Example:

Whilst browsing the internet on your personal device a malicious programme encrypts your personal files, photos, and software OR You borrow a memory stick or hard drive which is infected with malware. The malware damages your device, and you need to reformat your hard drive, reinstall your operating system and restore all data from your backup.

STATISTICS



In 2024, South Africa recorded over **32 million** malware incidents, the highest in Africa.



104% increase in cyberthreats targeting mobile users, with adware, spyware, and **mobile banking trojans** being the most prevalent.



CYBER BULLYING & CYBER STALKING

Your **[My]Cylution** policy will cover the costs to remove the relevant online material, your lost income and legal costs to prosecute the third party, costs to manage and protect your reputation, trauma counselling and expenses to move your child to a different school if required.

Example:

Your child becomes the target of bullying via social media and starts to suffer from depression OR You start receiving threatening messages or sensitive information about you is posted online which leads to losing your job or suffering emotional trauma (as diagnosed by a licensed psychologist).

STATISTICS



In 2023, **South African internet users** were identified as the **most at risk globally** for cyberbullying.



The impact of **cyber bullying** is profound, leading to mental health challenges such as depression, anxiety, and, in severe cases, suicidal ideation among victims.



CYBER EXTORTION

Your **[My]Cylution** policy will cover the costs for an IT expert to confirm the validity of the demand and as appropriate try to 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.

Example:

You click on a link in an email or open an attachment which installs malware on your personal device. The ransomware encrypts your data, and a ransom demand is received asking you to make payment in order to decrypt your data OR You receive a request to pay a ransom demand failing which your private photos and texts will be published online.

STATISTICS



Sextortion, (a form of **cyber extortion** where individuals are coerced into providing explicit content or money under threat of exposure), is on the rise, particularly among **teenage boys aged 14 to 18.**



60% of victims know who the perpetrator is.



NETWORK SECURITY LIABILITY

Your **[My]Cylution** policy will cover the costs for an IT expert to investigate how the incident occurred as well as the ensuing legal costs and settlements that may be awarded or agreed upon.

Example:

Your device is hacked or infected with malware which causes damage to another person's device or data and as a result, the affected person takes legal action against you for the damages they have suffered.

STATISTICS



South Africa accounted for **28%** of IoT device attacks detected in the African region.



The IoT Industry Council of South Africa, predicts that South Africa will reach an installed base of approx.

21.5 billion active and connected IoT devices by 2025.



PRIVACY & DATA LIABILITY

Your **[My]Cylution** 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.

Example:

Your device or personal email address is hacked and personal data relating to other people is stolen. This information is then used fraudulently and as a result, these people take legal action against you for the damages they suffered.

STATISTICS



Ways

YOU

can be hacked:

- **Phishing** scams
- Data **breaches**
- Using **public** wi-fi
- Weak and easy to guess **passwords**
- Not using **antivirus** or keeping it up to date



PRIVACY & DATA BREACH BY A THIRD PARTY

Your **[My]Cylution** policy will cover your legal costs to seek damages against the company where your personal information was stolen from.

Example:

A company which stores your information is hacked and as a result your personal information is stolen, and identity theft is committed against you.

STATISTICS



According to the Information Regulator, there were

1,021 data breach notifications, averaging over **100 incidents per month** in the last year.



The **Experian** data breach alone exposed the personal information of

24 million South Africans.



ONLINE SHOPPING

Your **[My]Cylution** policy will cover your financial loss for non-delivery or non-rendering of goods or services that were ordered online specifically for your personal use.

Example:

You purchase an item online for your personal use and later discover that the website has vanished, leaving you no means of contacting the seller. You check Hellopeter (or a similar site) and find numerous complaints about the seller's fraudulent activities. You do not receive the goods or services ordered.

STATISTICS



69% of South African consumers reported being targeted by fraud attempts - whether online, via email, phone calls, or text messages.



According to **INTERPOL**, South Africa is the **cybercrime hub** of Africa, recording over **230 million** cyber threat detections.



EXPRESS KIDNAPPING

Your **[My]Cylution** policy will cover the value of the funds and/or value of the property surrendered by the victim in exchange for their release.

Example:

Express kidnapping is when someone is taken and held against their will. The victim is forced to withdraw cash from an ATM or transfer money from their bank account until their funds are depleted or they are released.

STATISTICS



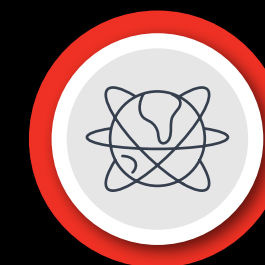
The number of kidnappings in South Africa:

800 in 2021/2

1 143 in 2022/3

17 061 in 2023/4

85% are women and children.



SA has the **highest rate** of kidnappings in Africa and we are ranked **6th** globally.



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 Wi-Fi (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.



FREQUENTLY ASKED QUESTIONS

Can someone who does not live in South Africa purchase this policy?

No, policyholders must be main residents in the Republic of South Africa in order to purchase the product.

What is the definition of a child?

Any listed **family members** of the *Insured*, provided that such family members are dependent children **under the age of 18**.

What does the Theft of Funds module cover?

It refers to the reimbursement of funds lost resulting from a cyber incident or hacking of your bank account, payment cards, or mobile wallet.

What is a mobile wallet?

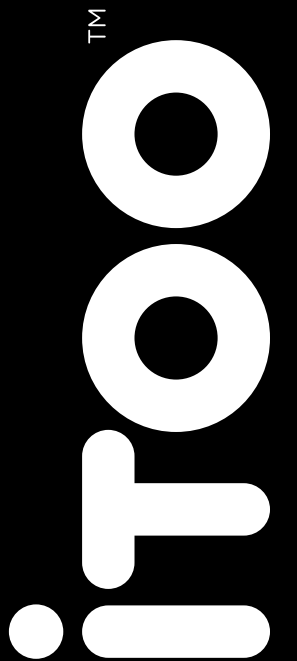
Any virtual mobile wallet you store money in and which you can use to perform transactions.

This does not include any cryptocurrency.

What if I am a sole proprietor with only 1 device?

You will need a **Commercial Cyber** policy to protect your business and a **[My]Cylution** policy for yourself as an individual.





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[My]Cylation
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