

PERSONAL CYBER

Our devices are never far away and in a world of ever-increasing technology we are more connected to the internet than ever before. This also means that our financial, social and daily lives are always shared and openly available, sometimes to risks we cannot “see”.

Personal cyber-attacks have increased at an alarming rate. Banks and financial institutions can no longer carry the losses and are passing this onto their clients. While cyber criminals are pushing the boundaries harder to infiltrate the general public’s devices, personal information and hard-earned money, individuals need to be more aware of the risks and be prepared in case they fall victim to cybercrime.

Howdie’s market-leading personal cyber product covers the individual from the various cyber risks at play in an ever-evolving digital space, providing comfort to clients who are always connected.



PRODUCT PREMIUM

- Total premium for Insured, Spouse and maximum 3 children is R85 per month.
- The product is a VAP and is loaded as such on Howdie domestic products. The premium of R85 is debited with the domestic premium.



THEFT OF FUNDS

R50 000

With Banking App and Online banking losses increasing at alarming rates averaging R20 000 per loss this cover provides cover up to R50 000 following theft of funds as a result of Phishing or email spoofing. Administrative fees, legal costs and also prosecution costs are covered within the limit.



DATA RESTORATION/MALWARE DECONTAMINATION

R30 000

With 9 Malware attacks occurring every second in South Africa We 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.



CYBER BULLYING, CYBER STALKING AND LOSS OF REPUTATION

R50 000

The average age of a cyber bully is aged 9 and approximately 58% of their victims do not tell a parent or teacher and young people who experience cyberbullying are at a greater risk for both self-harm and suicidal behaviors

We will cover:

- the fees, costs and expenses to remove the relevant online material
- lost income if not repaid by your employer
- costs to pursue legal action against the third party who
- committed the cyberbullying or cyber stalking
- costs for an expert to manage and protect your reputation
- upfront financial payment to you for treatment of emotional trauma
- costs to move your child to a different school if required

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IDENTITY THEFT

R25 000

With someone’s identity being stolen every 2 seconds We will cover the costs resulting from the identity theft including:

- lost income for time you take off work to sort out the incident.

As well as reasonable costs for you to:

- reapply for loans, grants or other lines of credit;
- get affidavits notarised;
- make telephone calls to report the theft or rectify records;
- up to six months of credit and identity theft monitoring and education; and
- cost to reissue the document used for the identity theft



CYBER EXTORTION

R5 000

In 2019 there were 792,000 attempts worldwide, impacting 89,000 recipients. We will cover the costs for IT experts 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.



NETWORK SECURITY LIABILITY (INCLUDING IOT) AND PRIVACY BREACH AND DATA BREACH LIABILITY

R50 000

Global predictions state that there will be 30 billion IoT device connections by 2020 and South Africa will reach 35 million connected devices by 2020. Following a hack of your device We will cover costs for an IT expert to investigate what happened. We will also cover your ensuing legal costs and any settlements that may be awarded or agreed upon.