

PERSONAL CYBER

In today's hyper-connected world, our digital lives are constantly exposed to cyber threats. This has led to a surge in personal cyberattacks, forcing financial institutions to shift the burden of losses onto their clients.

Howdie's leading personal cyber product, underwritten by IToo, safeguards individuals from these risks, providing peace of mind in an increasingly digital age.

Report incident to ITOO on **0861 555 771**



FINANCIAL LOSS

THEFT OF FUNDS: Reimbursement for funds lost due to cyber incidents or hacking.

CYBER EXTORTION: Coverage for IT expert fees, ransom demands, and other reasonable costs to resolve the incident.

ONLINE SHOPPING: Reimbursement for financial losses due to non-delivery or non-rendering of online purchases.



IDENTITY THEFT

IDENTITY THEFT: Coverage for lost income, reapplication fees, notarization costs, credit and identity theft monitoring, and document reissue fees.



DATA AND PRIVACY

DATA RESTORATION/MALWARE DECONTAMINATION:

Coverage for IT expert fees to restore data and software, or replace damaged hardware.

NETWORK SECURITY LIABILITY: Coverage for IT expert fees, legal costs, and settlements resulting from network security breaches.

PRIVACY & DATA LIABILITY: Coverage for IT expert fees, legal costs, and settlements resulting from privacy and data breaches.

PRIVACY & DATA BREACH BY A THIRD PARTY: Coverage for legal costs to seek damages against the company responsible for the data breach.



PERSONAL SAFETY

CYBER BULLYING & CYBER STALKING: Coverage for costs to remove online content, lost income, legal fees, reputation management, trauma counseling, and relocation expenses.

EXPRESS KIDNAPPING: Coverage for the value of funds or property surrendered in exchange for release.

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PRODUCT OPTIONS & PREMIUMS

Monthly premium	MEGA	GIGA	TERA	PETA	EXA
Monthly	R22.50	R75.00	R120.00	R175.00	R300.00
Including partner or 3 children	R25.00	R85.00	R140.00	R195.00	R325.00
Including partner and 3 children	R27.50	R95.00	R160.00	R215.00	R350.00

PLEASE NOTE: A "Child" is defined as any dependent individual under the age of 18 who is a biological, step, adopted, or legally fostered child of the Insured.

Aggregate Limits	MEGA	GIGA	TERA	PETA	EXA
Theft of Fund	R25 000	R50 000	R100 000	R150 000	R250 000
Identity Theft		R20 000	R50 000	R50 000	R50 000
Data Restoration / Malware Decontamination*		R20 000	R25 000	R25 000	R25 000
Cyberbullying and Cyber Stalking		R20 000	R25 000	R25 000	R50 000
Cyber Extortion		R5 000	R5 000	R10 000	R25 000
Online Sales and Shopping			R1 000	R2 500	R5 000
Express Kidnapping*				R50 000	R100 000
Network Security + Privacy Breach and Data Breach Liability					R100 000
Privacy Breach and Data Breach by Third Party					R10 000

* Deductible: R1 000