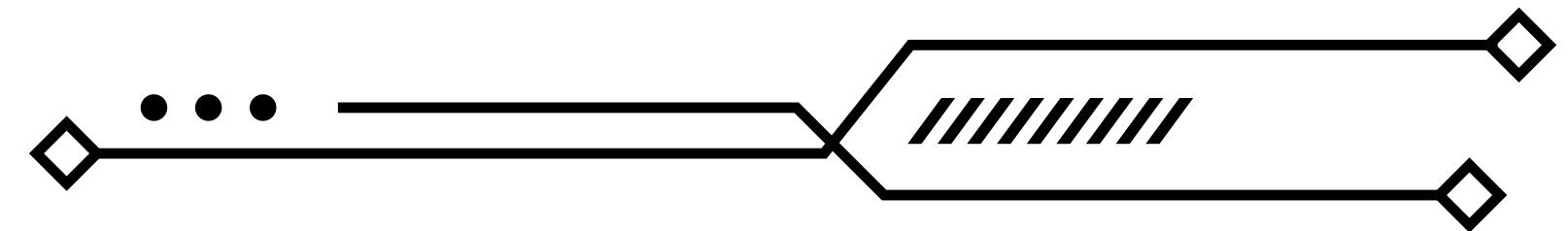


**[MY]CYLUTION**

**PERSONAL LINES  
CYBER SOLUTION**

PSG Wealth Financial Planning (Pty) Ltd is an authorised financial services provider. FSP 728.

iTOO Special Risks (Pty) Ltd (Reg No: 2016/281463/07) is an authorised Financial Services Provider. FSP No. 47230. Underwritten by The Hollard Insurance Company Limited (Reg. No. 1952/003004/06),

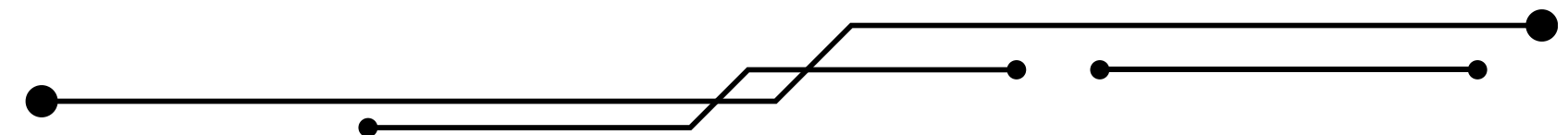


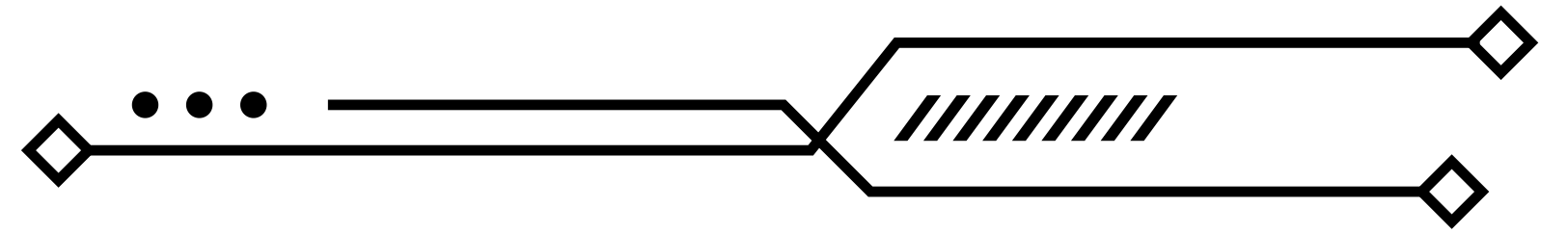
# WHAT IS [MY]CYLUTION?

Imagine a world where you never have to worry about the financial fallout from a cyber incident. With [My]Cylution, that world is a reality. [My]Cylution is a type of coverage designed to **protect individuals from internet-based risks**, such as data breaches, cyberattacks, and other digital threats that can result in financial loss or damage to reputation.

Elevate your insurance experience by seamlessly integrating this dynamic product into your existing policy. Choose from an impressive array of **five distinct package options—Mega, Giga, Tera, Peta, and Exa**—each meticulously crafted to cater to your unique needs. Enhance your peace of mind by extending coverage to include up to three children and a partner, ensuring comprehensive protection for you and your loved ones. Dive into a world of tailored insurance solutions designed to **safeguard what matters most!**

LETS LOOK AT WHAT IS CAN BE COVERED





# THEFT OF FUNDS

We are dedicated to ensuring your peace of mind by reimbursing you for any funds lost due to hacking or cyber threats affecting your bank accounts, payment cards, or mobile wallets. [My]Cylution policy covers you even if you give your details away. For example, if you receive an email that appears to be from a legitimate source but is actually a spoofed email from an attacker. You provide your username and password, to your personal account 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. We have you covered.

## COVER PROVIDED FOR:

- Hacking of your personal bank account, credit/debit card, or mobile wallet by a third-party
- Financial loss following phishing or email spoofing
- Additional account charges for not keeping the minimum balance in Your personal account or for failure to pay the monthly loan payment
- Legal defence costs

## PACKAGE OPTIONS

Mega cover up to **R25 000**

Peta cover up to **R150 000**

Giga cover up to **R50 000**

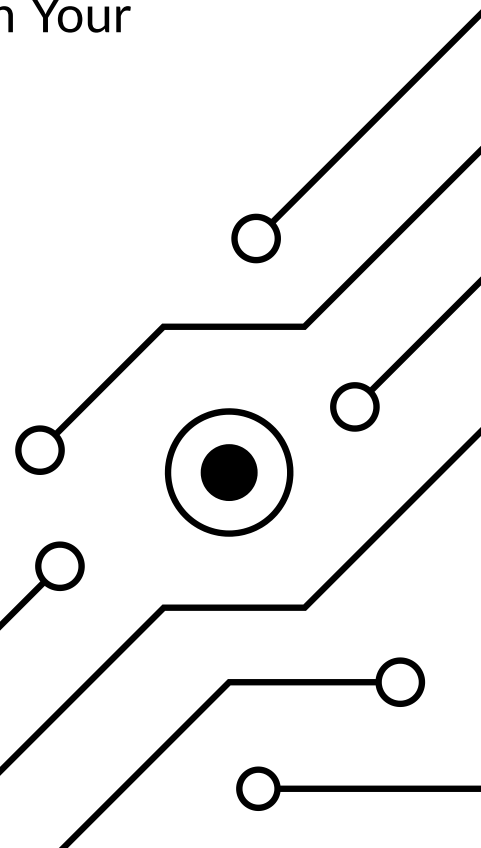
Exa cover up to **R250 000**

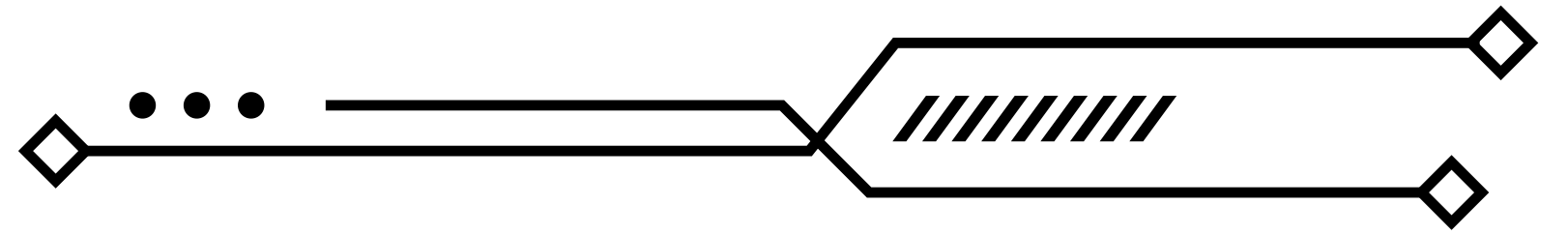
Tera cover up to **R100 000**



Banking app average loss is **R19 793** stolen per incident

Online banking average loss is **R37 197** stolen per incident





# IDENTITY THEFT



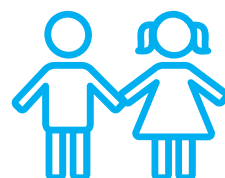
You discover that your email account is hacked, leading to a cascade of identity theft issues. During the overwhelming process of reclaiming your financial stability, [My]Cylution is there every step of the way. We cover the lost income for the days taken off work to address the situation. Cylution also handles the reasonable expenses for reapplying for loans or lines of credit, getting affidavits notarized, and making necessary phone calls. Additionally, we provide up to six months of credit and identity theft monitoring, and take care of the costs for reissuing the document used for the identity theft. With [My]Cylution, you're not only protected but genuinely supported throughout the entire ordeal.

## PACKAGE OPTIONS

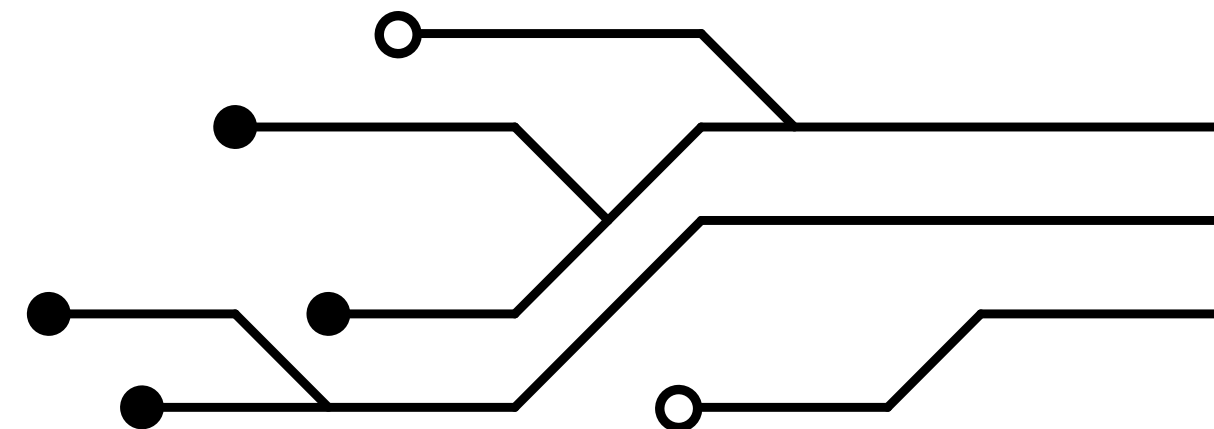
- Giga cover up to **R20 000**
- Tera cover up to **R50 000**
- Peta cover up to **R50 000**
- Exa cover up to **R50 000**

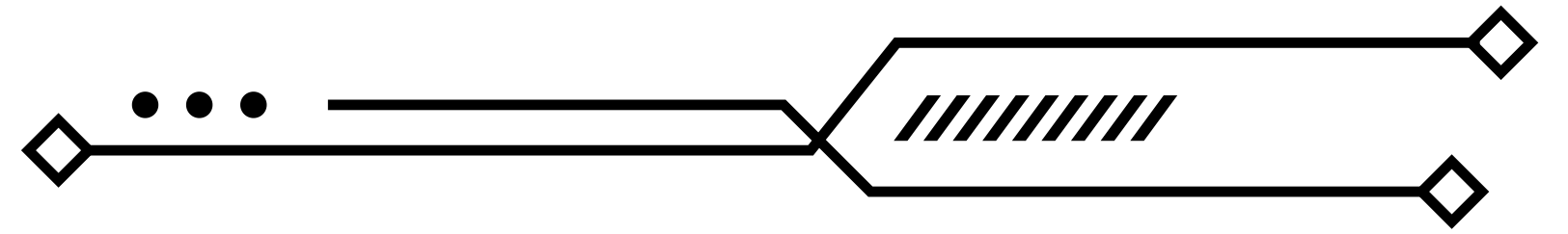


**400%**  
increase in impersonation  
fraud between 2023-2024



**1.3 million**  
Children are affected by  
identity theft annually





# DATA RESTORATION/ MALWARE DECONTAMINATION

Imagine browsing the internet or using an infected memory stick, only to find your files encrypted by malware. This can lead to costly repairs and data recovery efforts. Such attacks disrupt your personal or professional life, causing frustration and financial strain. However, with [My]Cylation, you're covered for the cost of IT expert services to restore your data and software, ensuring access to your important files. If needed, [My]Cylation also covers cost to replace computer parts, getting your device back to optimal working condition quickly.



**32 MILLION**

malware incidents in South Africa were recorded in 2024, the highest in South Africa

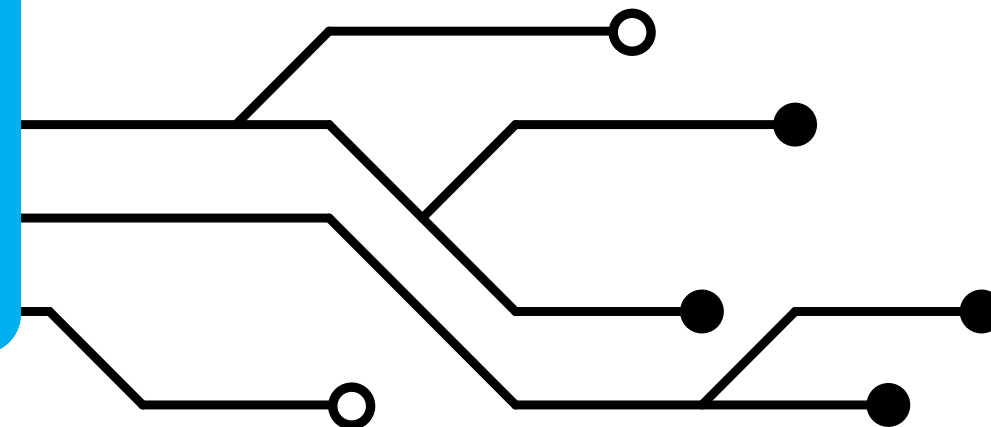


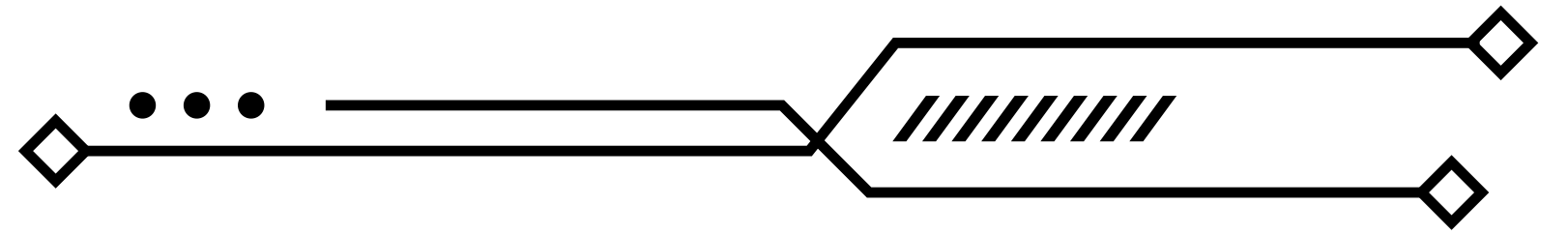
**104 % INCREASE**

in cyberthreats targeting mobile users, with adware, spyware, and mobile banking trojans

## PACKAGE OPTIONS

Giga cover up to **R20 000**    Peta cover up to **R25 000**  
Tera cover up to **R25 000**    Exa cover up to **R25 000**





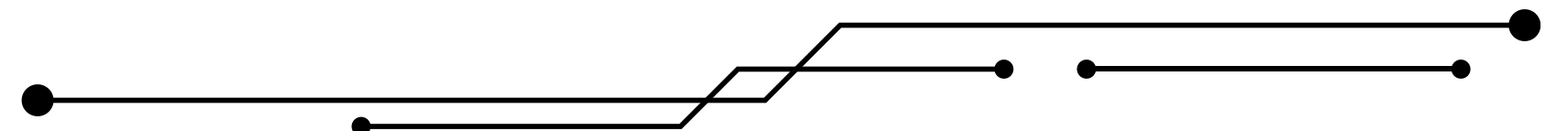
# CYBER BULLYING & CYBER STALKING

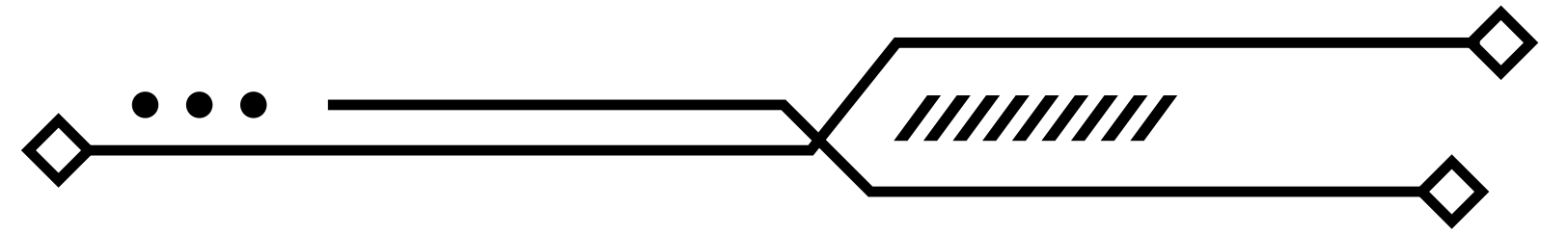
You discover that false and damaging information about you or your child has been posted online due to cyber bullying. This can lead to emotional distress and affect your personal relationships, as people may begin to believe the misinformation. But with [My]Cylation, you're protected. Our policy not only covers the costs to swiftly remove such online material but also compensates for any personal financial loss and legal expenses if you choose to take action against the responsible party. Furthermore, we provide resources to manage and protect your reputation, ensuring your personal image remains intact. If this situation takes a toll on you or your family, we offer trauma counseling and, if necessary, cover expenses to relocate your child to a different school to ensure their well-being and education remain uninterrupted. This cover offers peace of mind, allowing you to focus on what matters most—living your life without fear

## PACKAGE OPTIONS

Giga cover up to **R20 000**    Peta cover up to **R25 000**  
 Tera cover up to **R25 000**    Exa cover up to **R50 000**

**The effects of cyberbullying are significant, often resulting in mental health issues like depression, anxiety, and, in extreme situations, suicidal thoughts among victims.**





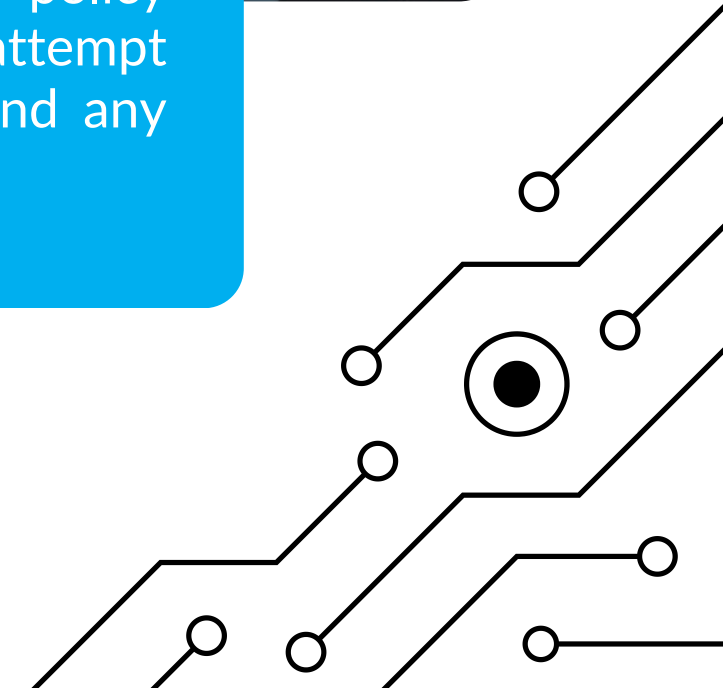
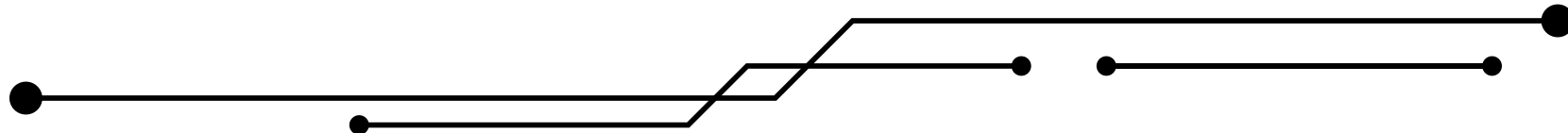
# CYBER EXTORTION



Clicking on a malicious link or attachment can lead to ransomware encrypting your data or threats to leak personal information unless a ransom is paid. [My]Cylution policy covers the cost of an IT expert to validate the threat, attempt data restoration, and, if necessary, pay the ransom and any other reasonable costs to resolve the incident.

## PACKAGE OPTIONS

Giga cover up to <b>R5 000</b>	Peta cover up to <b>R10 000</b>
Tera cover up to <b>R5 000</b>	Exa cover up to <b>R25 000</b>



# ONLINE SALES & SHOPPING

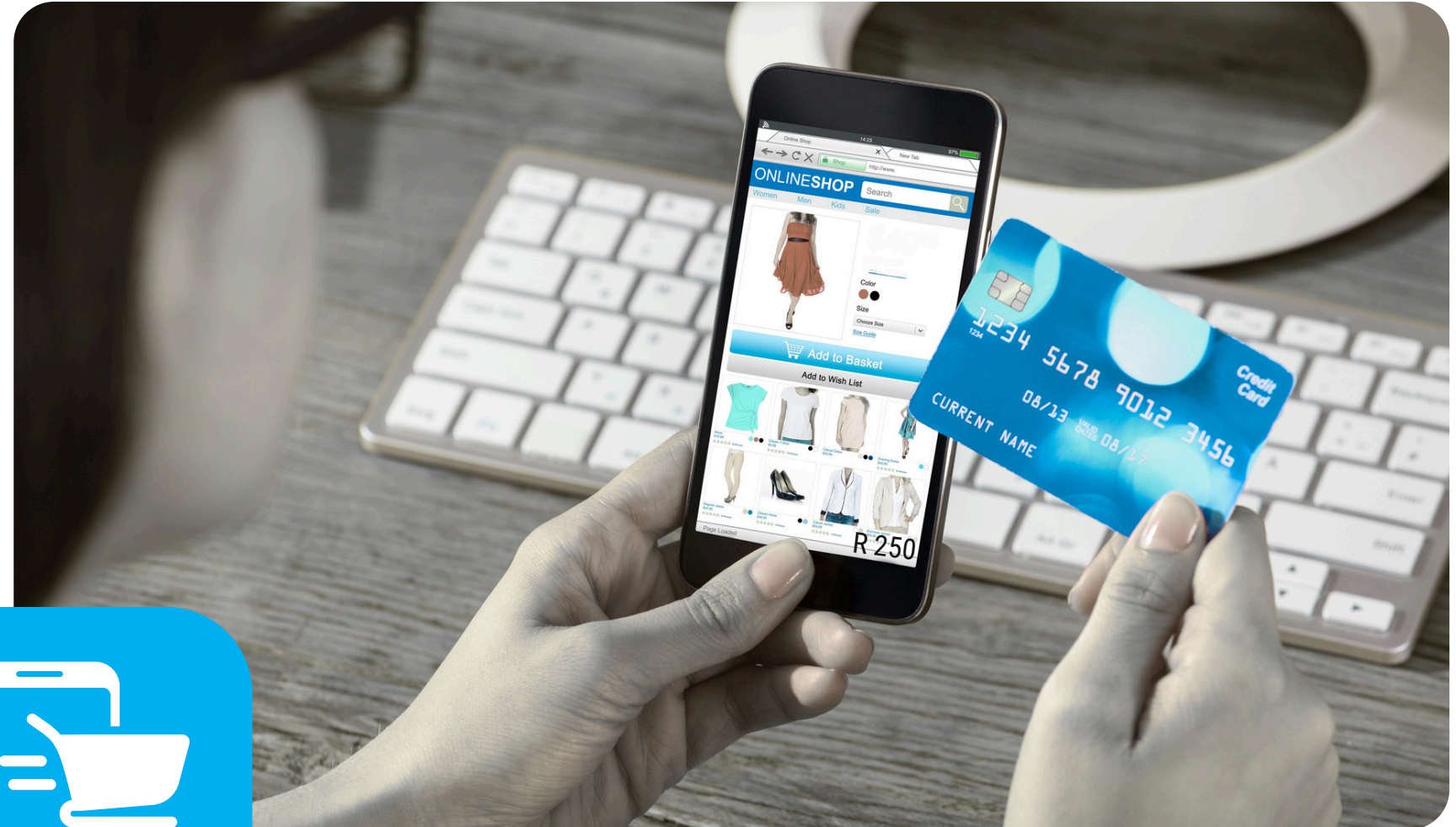
If you buy something online and fall victim to a scam where the seller disappears, leaving you without the item and no way to contact them, [My]Cylution policy protects you against such financial loss. This policy acts as a safety net, providing you with peace of mind that even if the seller is untraceable or unresponsive, your financial investment is safeguarded. By covering losses due to scams involving non-delivery or non-rendering of goods or services ordered online for personal use, [My]Cylution helps you shop online with confidence, knowing that your interests are protected.

## PACKAGE OPTIONS

Tera cover up to **R1 000**

Peta cover up to **R2 500**

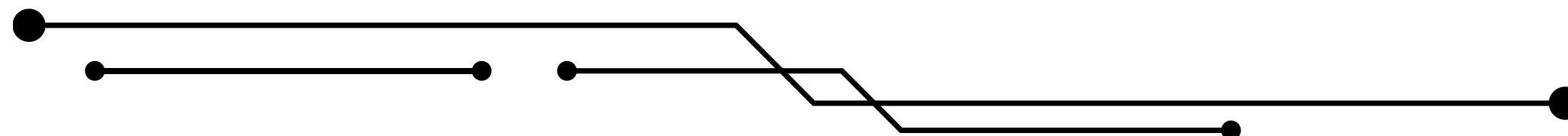
Exa cover up to **R5 000**

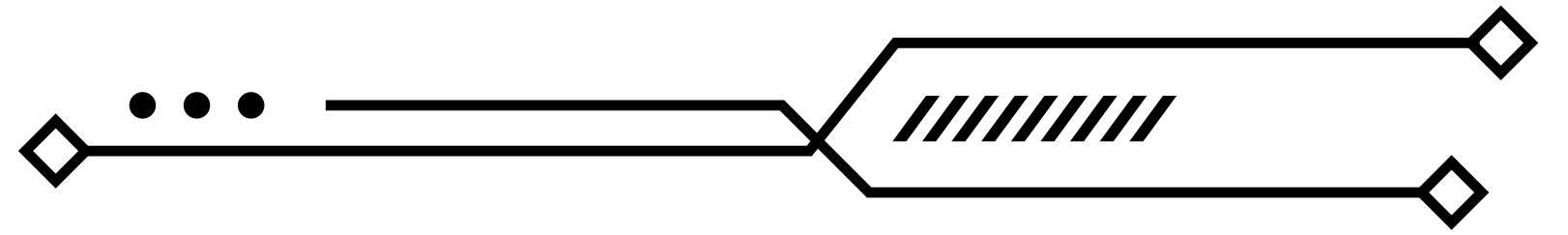


**69%** of South African consumers reported being targeted by fraud attempts.



**230 million** Cyber threat detections, as recorded by Interpol, indicate that South Africa is the cybercrime hub of Africa.





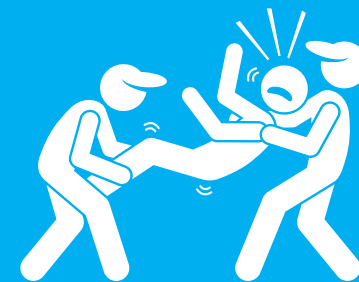
Express kidnapping involves forcibly holding an individual against their will, compelling them to withdraw cash from an ATM or transfer money from their bank account until their funds are exhausted or they are released. With [My]Cylution, you are financially protected as it covers the value of the funds and property surrendered by the victim for their release. This offers financial peace of mind and security during such distressing situations.

### PACKAGE OPTIONS

Peta cover up to **R50 000**

Exa cover up to **R100 000**

# EXPRESS KIDNAPPING



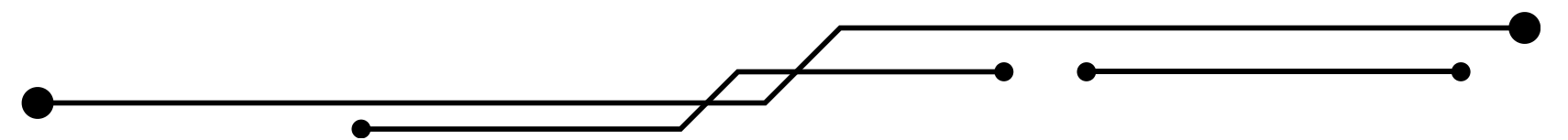
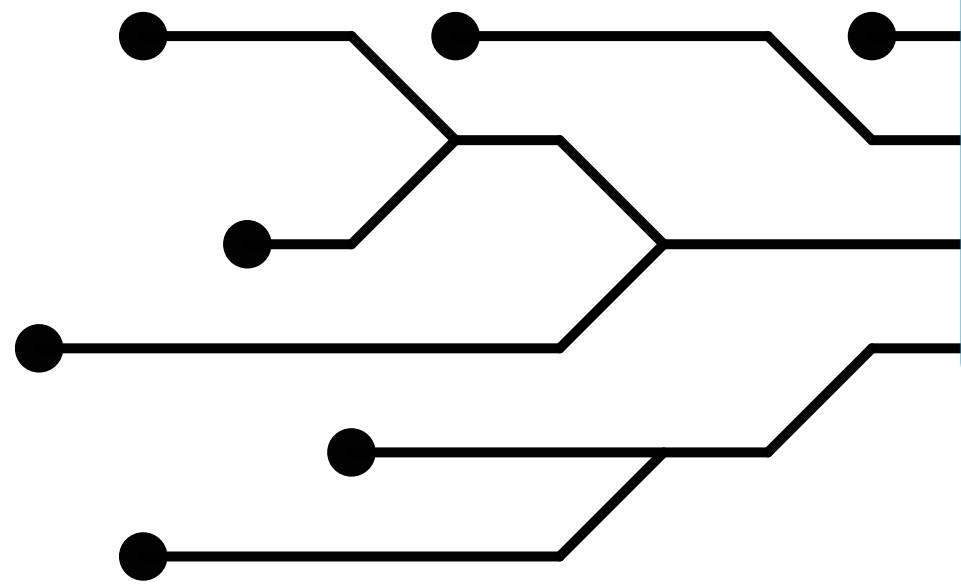
17 061

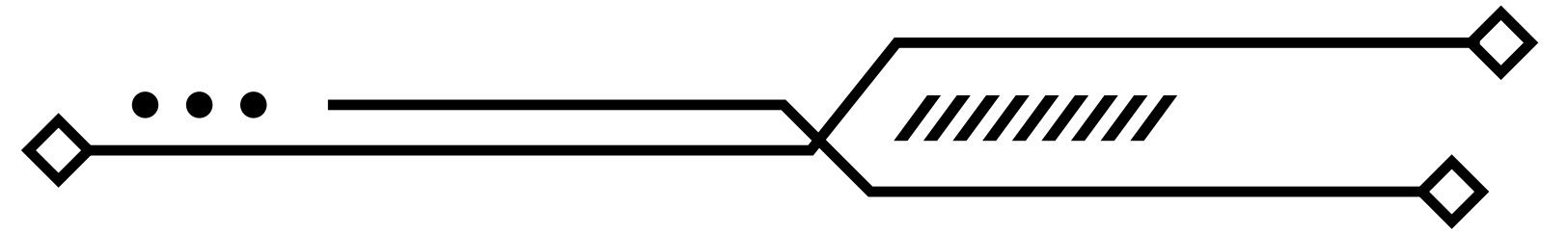
reported kidnappings took place in South Africa in 2023/24.



85%

of all kidnappings are women and children



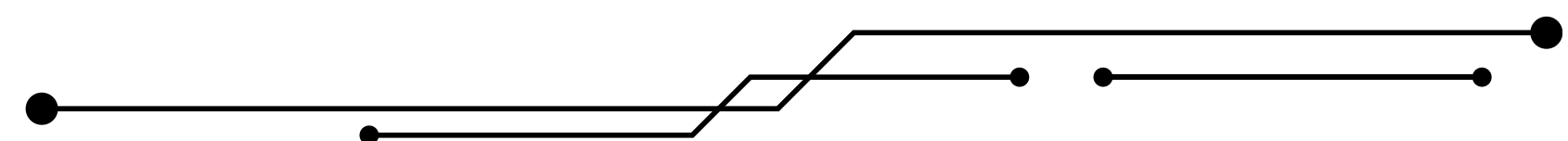
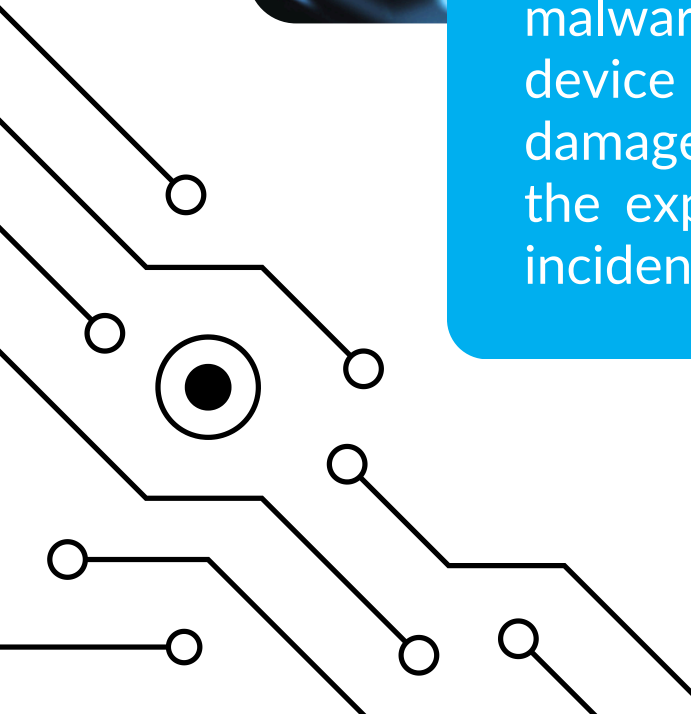


# NETWORK SECURITY LIABILITY



In today's digital age, the security of your devices is paramount. If your device is ever compromised by hackers or malware, leading to unintentional harm to someone else's device or data, you could face legal action for the resulting damages. Fortunately, with a [My]Cylation coverage includes the expenses for an IT expert to thoroughly investigate the incident, as well as any legal costs and potential settlements.

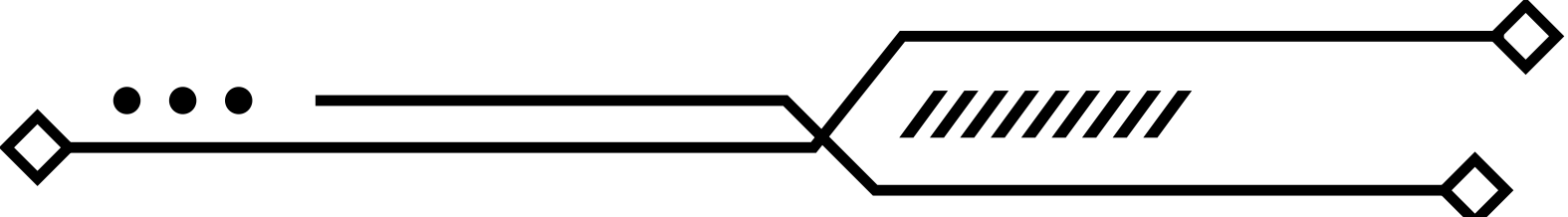
EXA COVER UP TO **R100 000**



# PRIVACY & DATA LIABILITY

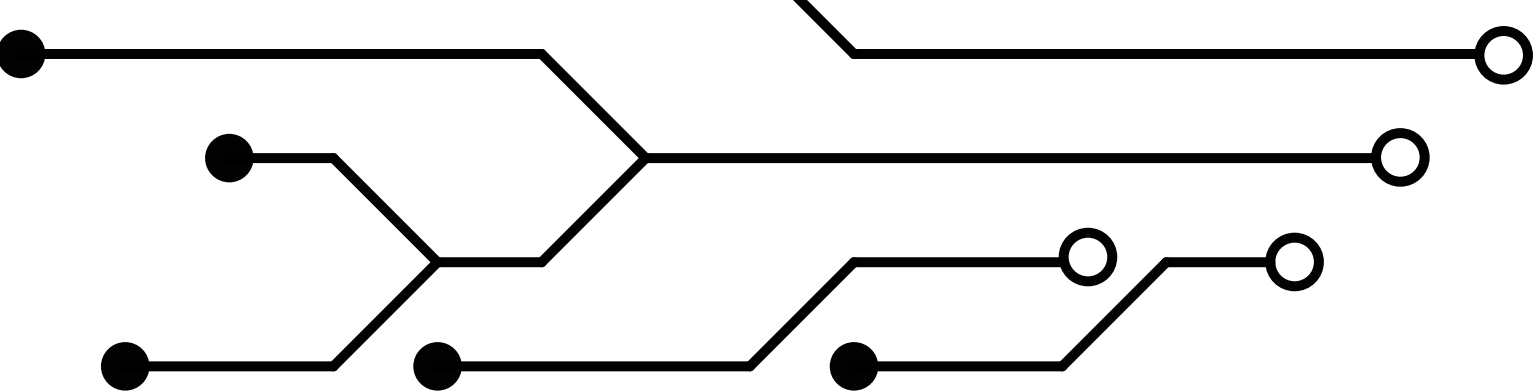


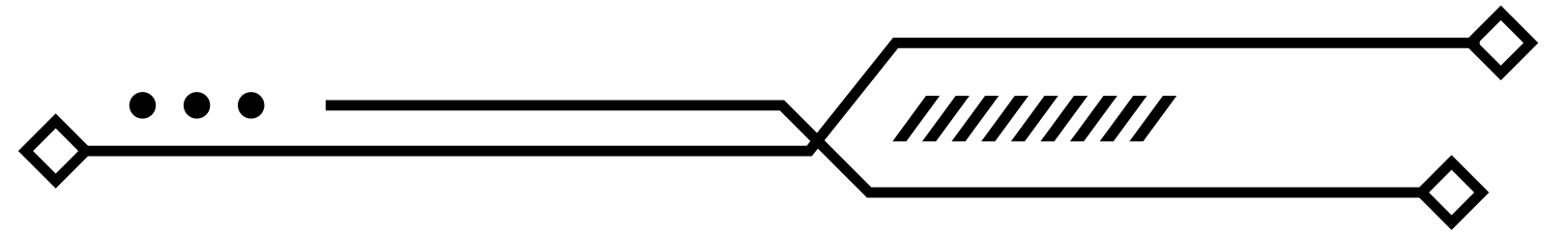
EXA COVER UP TO **R100 000**



Imagine waking up to the nightmare of having your device or personal email compromised, leading to the theft of sensitive data belonging to others. This stolen information is then used fraudulently, resulting in those affected taking legal action against you for their losses. Fortunately, with [My]Cylution's comprehensive policy, you can have peace of mind. Our coverage includes the cost of hiring an IT expert to investigate the breach, as well as covering your legal expenses and any settlements that may be necessary.

## 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



Imagine having peace of mind knowing that, even in the unfortunate event of a data breach, you are protected. If a company that stores your information gets hacked and your personal details are compromised—leading to identity theft—[My]Cylation has you covered. Our policy ensures that your legal costs to pursue damages against the responsible company are taken care of, allowing you to focus on reclaiming your identity and restoring your peace of mind. With [My]Cylation, you've got a reliable partner standing by your side.

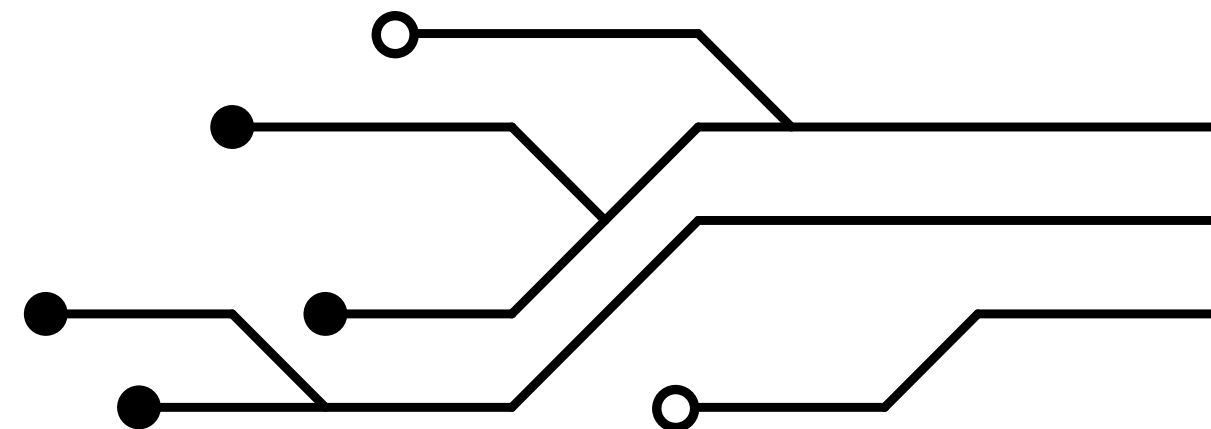
EXA COVER UP TO **R10 000**

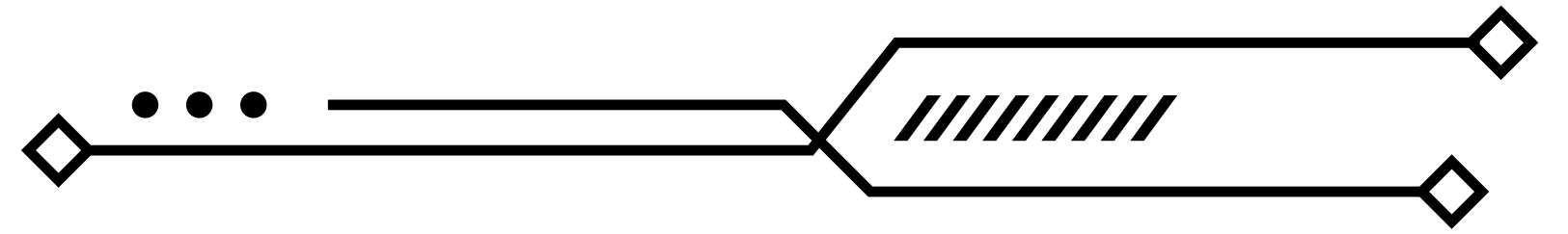


**OVER 1700**  
data related security  
compromises within 2023/24 as  
per the information regulator



**24 million**  
South Africans had their  
personal information exposed in  
the Experian data breach

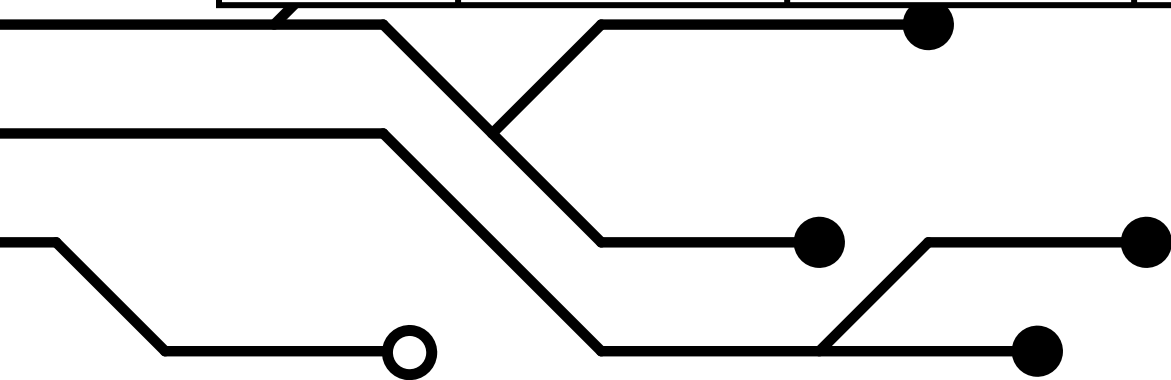
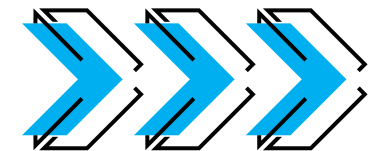




# SUMMARY OF COVER

	Theft of Funds	Identity Theft	Data Restoration / Malware Decontamination	Cyberbullying & Cyber Stalking	Cyber Extortion	Online Sales & Shopping	Express Kidnapping	Network Security, Privacy & Data Breach Liability	Privacy and Data Breach by Third Party
<b>Mega</b>	R25 000								
<b>Giga</b>	R50 000	R20 000	R20 000	R20 000	R5 000				
<b>Tera</b>	R100 000	R50 000	R25 000	R25 000	R5 000	R1 000			
<b>Peta</b>	R150 000	R50 000	R25 000	R25 000	R10 000	R2 500	R50 000		
<b>Exa</b>	R250 000	R50 000	R25 000	R50 000	R25 000	R5 000	R100 000	R100 000	R10 000

**MONTHLY PREMIUMS**





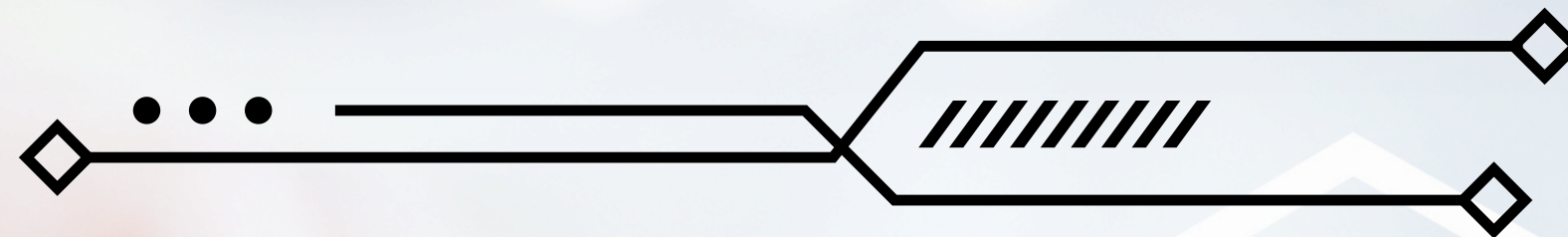
# MONTHLY PREMIUMS

Cover Option	Insured	Add Partner or Three Children	Add Partner and Three Children
Mega	R22.50	R25.00	R27.50
Giga	R75.00	R85.00	R95.00
Tera	R120.00	R140.00	R160.00
Peta	R175.00	R195.00	R215.00
Exa	R300.00	R325.00	R350.00

## DEFINITIONS

**Partner:** the Insured's spouse, civil union or life partner who the Insured has lived with for longer than 12 months

**Child or Children:** the financially dependent Child (a biological or stepchild, grandchild, legally fostered child or adopted child) who must be under the age of 18.



# [MY]CYLUTION

## PERSONAL LINES CYBER SOLUTION

Reach out to your PSG Insurance Adviser today to effortlessly add this benefit to your current policy!

