

CYBER INSURANCE

It is virtually impossible for any business to function without connecting to the world wide web. Add to this, the reality that most adults and children walk around with a constantly-connected, super computer in their pockets and you've got a veritable hotbed of opportunities for cyber criminals. The commercialisation of cyber crime, has dramatically increased the occurrence and severity of cyber-attacks on businesses regardless of size.

SHA recognises the far reaching consequences that this ever-expanding cyber risk could have on a business, particularly those that may not have the resources or infrastructure to deal with such an event and therefore we have tailored a complete Cyber, Privacy and Media Insurance solution for **small-to-medium sized enterprises**.

SPECIALISED CYBER COVER

Cyber policies generally provide a mixture of first and third party coverage although not all extensions are as important to every business. The SHA policy is structured on a modular basis so the insured can obtain a tailored solution specifically for their business.

- IT Security & Incident Response
- Cyber Liability
- First Party Expenses
- Loss of Business Income
- Crisis Management Expenses
- Regulatory fines and penalties
- Multimedia Liability
- Cyber Extortion & Data Ransom Demand
- Theft of Funds
- Notification Expenses

SHA'S TARGET MARKET FOR CYBER BUSINESS



SHA writes cyber business for SME's on its digital platform www.pocketunderwriter.co.za.

Larger commercial and corporate clients are underwritten separately by our team of specialists in the office. Target industries include retailers, manufacturers and distributors, hospitality risks and a wide range of professional services providers.

UNDESIRABLE RISKS INCLUDE



- In-game currencies, crypto-currency risks, reward points, air miles
- Government entities, municipalities, local authorities
- Gambling, bookmaking, adult entertainment
- Public clinics and hospitals



MyCyberDNA

MyCyberDNA provides an extra layer of protection that antivirus software can't. Learn how to manage your online safety with the world's first personal Cyber Security Score, dashboard and tools, designed to help you understand your cyber security risks.

Security Awareness Guidance – Step by step actions to keep you safe, assisting with privacy settings, parental controls, password management, backing up, encryption, social engineering and inappropriate software.

Cyber Security Score and report

Identity Theft Monitoring – 1 x mobile number, 2 x email addresses and 1 x credit card

ANTIVIRUS

Norton is the Global leader in the consumer security sector and the product feature set has been significantly enhanced meaning that you will receive enhanced protection.

Real-time threat protection for your devices:

Multi-layered, advanced security helps protect against existing and emerging malware threats to your devices, and helps information when you go online.

Norton Secure VPN Browse anonymously and securely with analog VPN. Add bank-grade encryption to help keep your information like passwords

Password Manager Easily create, store, and manage your passwords, credit card information and other credentials online – safely and securely.

Contact details



For more information on cyber insurance, please contact:

cyber@sha.co.za

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The content of this Fact Sheet is for information purposes only and merely aims at providing a summary of the product. In the case of a discrepancy, the content of the relevant policy documents will prevail. Each risk is separately analysed and assessed and some covers mentioned in this Fact Sheet may not be included in your policy.

Please refer to your policy and schedule or contact your intermediary to confirm the cover that is available to you. SHA Risk Specialists is a division of Santam. Santam is an authorised financial services provider (license number 3416) © 2019 Santam Ltd. All rights reserved. All brands remain property of their respective owners.