

FAQ FOR PERSONAL CYBER INSURANCE

(A) GENERAL

1. What is Personal Cyber Insurance?

Personal Cyber Insurance is a policy which covers you and your family against the effects of hacking, malware and cyber crime.

Note: This coverage does not protect your loss of or damage of your hardware device.

2. Where can I get a quote or buy Personal Cyber Insurance?

You can get a quote from your intermediary and they will be able to process your application.

3. Who should buy Personal Cyber insurance?

Personal Cyber Insurance is made available to everyone. As long as you own a computer or internet connected device, make online purchases, bank transactions or other online activities, we strongly recommend you to be covered.

4. What information do I need to provide to get a quote?

All we require is your full name and residential address in Singapore.

5. When will my Personal Cyber Insurance coverage commence?

Upon successful application, the cover takes effect immediately from the date of the coverage reflected on your policy schedule. There is no waiting period required.

6. What documents will I receive after purchasing Personal Cyber Insurance?

You will receive the following documents via email:

- Official receipt;
- Schedule; and
- Policy Wording.

7. Is there a 'free look' period for this policy?

You have fourteen (14) days from the date you receive the policy to exercise the free look during this period. Premiums paid will be fully refunded if a claim has not been made under the policy.

8. Can I get a refund if I cancel my plans after the 'free look' period?

If no claim is made, you can get a pro-rated refund for the balance period of the coverage. However, if a claim is made, no refund will be given.

9. Can I pay the Personal Cyber Insurance premium by instalments?

The Personal Cyber Insurance premium is \$100 + GST and payable by lump sum only.

10. Do I need to inform Etiqa if I have any change in my residential premises?

Yes, we need to be informed. Kindly contact your intermediary to make the changes with us.

11. Do I need to buy Personal Cyber Insurance if I already have home insurance in place?

Personal Cyber Insurance is not normally covered in any Home Insurance policy, unless it is clearly stated or added as an optional cover.

(B) COVERAGE

1. What is covered under Personal Cyber Insurance?

RISK NO	BENEFIT	SUM INSURED	DEDUCTIBLE
1	CYBER FRAUD	\$25,000	NIL
2	CYBER EXTORTION	\$25,000	NIL
3	RESTORATION COSTS	\$25,000	\$250
4	IDENTITY THEFT	\$25,000	NIL
\$ 25,000 IN THE AGGREGATE FOR ALL BENEFITS COMBINED			

2. What is covered under Cyber Fraud?

Cyber Fraud includes any financial loss sustain from theft of funds – from your personal banking account or your personal digital wallet – with an online merchant, fraudulent online purchases or email scams.

3. What is covered under Cyber Extortion?

Reimbursement for money you had to pay to stop a cyber extortion threat to damage, distribute contents or to restore access to your device.

Note: You should make a police report and obtain Etiqa's prior agreement before making any ransom payment.

4. What is covered under Restoration Costs?

- Costs to reinstall damaged software,
- Remove malware,
- Reconfigure your device or system, and
- Restore or recover your personal electronic data and digital photos that have been lost or corrupted following a malware infection or hacking.

Note: Not all information can be retrieved during the restoration process and some data or personal information may be permanently lost. Restoration will be to the hardware and the software (licensed software, apps etc.). We advise you to back-up your computer on a regular basis to ensure that your information can be recovered and restored.

5. What is covered under Identity Theft?

Identity Theft includes the costs you incur to restore and protect your identity following the online theft of your personal information to commit fraud using your identity. For example, if your personal details are being used without your knowledge to open a bank account or to apply for a car loan or credit cards.

6. Who is covered under Personal Cyber Insurance?

You, your spouse and child/ren (under the age of 23 years old) residing with you at the address shown in the policy document.

7. What is not covered under Personal Cyber Insurance?

- Financial loss that has been reimbursed by your bank, credit card issuing company or online merchant.
- Love scams.
- Advance fee fraud or other fraud where you provide money based on an expectation of receiving at some future time a larger amount of money or something with a greater value than the money provided.
- Any activities carried out by you for business or professional purposes.
- Wear and tear and gradual deterioration or reduction in performance of your devices.
- Any physical injury, sickness, disease disability, mental anguish and mental injury.

Note: A malware detected on your device does not constitute a loss, unless you have an actual financial loss or damage to your device.

8. Can I choose the amount of coverage or sum insured to cover?

The Sum Insured offered is set at \$25,000.

This limit is shared between you, your spouse and your children residing with you.

9. Will a Deductible be applicable in the event of claims?

Only in respect of the Restoration Costs only, a deductible of \$250 for each and every loss will apply. There is no deductible in respect of any Financial Loss suffered by you as result of Cyber Fraud, Cyber Extortion or Identity Theft Expenses.

10. How do I redeem the repair discount vouchers offered under the promotion period?

Once the purchase is successful, the discount vouchers will be attached together with the policy documents which will be emailed to you.

(C) CLAIMS

1. How do I file a claim under the policy?

Please contact inCall System Pte Ltd (inCall), our Claims Third Party Administrator at 6586 7726 to report the claim and seek advice.

2. Who is inCall?

inCall is Etiqa's appointed Claims Service Call Center.

3. What is the claims process if I discover money has been taken from my personal bank account?

- You must report to the police as well the bank where your personal bank account is held; and
- Contact inCall

4. What is the claims process if I discover that my computer has been locked down and a ransom is being demanded to restore my computer?

- You must report to the police; and
- Contact inCall

5. What is the claims process if I think a virus has caused damage to my computer?

Contact inCall

6. What is the claims process if I discover someone is fraudulently using my identity?

- You must report to the police as well as the issuers of the plastic card (where applicable) or the financial institution (where applicable); and
- Contact inCall

7. What happens if I shop online and the goods I have paid for do not arrive or are faulty?

This is not covered under the policy

8. Do I have a claim if I find out that my personal data has been stolen from a bank, hospital, or another institution that I have dealings with ?

The theft of your data is not in itself a financial loss to you. However, should your stolen data be used to perpetrate cyber fraud and you sustain a financial loss, it will be covered under the policy.

9. What documents do I need to make a claim?

For all claims, please submit the completed claim form and the various documents required for each claim:

- Cyber Fraud, Cyber Extortion and Identity Theft: Police Report
- Cyber Fraud and Identity Theft: All correspondence exchanged between you and the issuers of the plastic card, the bank or online merchant, where applicable.
- Identity Theft: Itemized bill showing breakdown of expenses.
- Restoration Costs: Itemized repair bill