

# Personal Cyber Insurance

Safeguard your online connections with Tiq's Personal Cyber Insurance.



Tiq by Etiqa Insurance

#Tiq  
BY ETIQA



## Personal Cyber Insurance

Scan QR code to view more information or visit  
[www.tiq.com.sg/product/personal-cyber-insurance/](http://www.tiq.com.sg/product/personal-cyber-insurance/)



Staying connected with loved ones, getting easy access to information and services, and surfing the net has become an integral part of our daily lives.

Get safety in connectivity with Tiq's online risk solution - Personal Cyber Insurance that protects you and your family from cyber security breaches. With coverage of up to \$25,000 a year, fortify your digital armour and stay safe online.

### Guard your bits and bytes with comprehensive cyber protection

Benefits	Sum Insured	Annual Premium
Cyber Fraud	\$25,000	\$109 (Inclusive of prevailing GST)
Cyber Extortion		
Restoration Costs*		
Identity Theft		

\*subject to deductible of \$250

For more information, please view our Policy Wording on our Tiq by Etiqa product page.

## Cyber Fraud

Did you know that stolen online banking details obtained in a phishing scam can be used to transfer money out of the victim's bank account? Compromised passwords can also be used to make unauthorised online transactions, without needing a physical credit card.

Be protected against financial loss that derives from the theft of funds from your personal banking account or your personal digital wallet with an online merchant, including fraudulent online purchases and/or email scams.



### Phishing

Deceptive e-mails and websites can gather your personal data to conduct illegal online activities, but you'd be protected.



### Stolen credit card details

If your stolen card details are used to make unauthorised online transactions, you shall be compensated.



### Impersonation

Email and instant messaging scams, or other cyber impersonation can lead to asset loss, but we've got your back.

## Cyber Extortion

Imagine you are surfing online, and unknowingly visited a compromised website that installed ransomware, and disabled access and control of your computer. In order to restore your desktop to working condition, you have to pay the ransom demand. This is a classic case of cyber extortion.

Cyber extortion involves threats to data compromise or computer access. If you were forced to make payment due to a cyber extortion threat, you will be compensated for the extortion payment.

**In the event you encounter cyber extortion, here's what you should do:**



**1.**

**Fraudster holds your device/content ransom and demands for payment**



**2.**

**Make a police report and obtain Etiqa's agreement before making any ransom payment**



**3.**

**Claim for Cyber Extortion from Etiqa**

## Restoration Costs

Malware attacks and hacking by a third party are common cyber acts that can compromise your digital assets, and disrupt daily life. If a virus infection resulted in corruption of personal documents, technical services would be required to locate and remove the virus, and restore the data. You shall be reimbursed for such restoration costs in the event of a cyber security breach.

In the event you have been hacked, here's what you should do:



1.

Malware infection causes  
your data to be lost or  
corrupted



2.

Report to Crawford at  
6632 8639



3.

Crawford will make  
arrangements for your  
device to be restored

## Identity Theft

Do not underestimate the power of your personal data. For example, a fraudster can use your personal information to obtain loans under your name and you may not be aware until you are contacted by the debt collection agency. The misuse of personal information can harm reputation and affect aspects of life such as your job, freedom and credit status. In the event of an identity theft, you shall be covered for expenses incurred to re-establish your reputation. Compromised passwords can also be used to make unauthorised online transactions, without needing a physical credit card.



### Legal and administrative fees

To correct official public records and consumer credit reports



### Notarizing affidavits

An affirmed statement before a public notary may be required to restore your identity



### Lost wages

Lost wages due to time taken off work

**Important notes:**

This policy is underwritten by Etiqa Insurance Pte. Ltd., a member of Maybank Group.

This brochure is for reference only and not a contract of insurance. Full details of the policy terms and conditions can be found in the policy wording.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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