

the internet can be a dangerous place /
protect yourself online with AXA Cyber Protector



Cyber Protector

Today your entire life is online and you spend much of your time on the internet. The internet gives you convenience and improves your life but it may expose you to cyber risks – including the risk of damage to your e-reputation, fraudulent transactions with your credit cards and theft of your personal information.

Cyber Protector is the first-ever online risk insurance plan offered in Singapore to protect individuals and families in the event of an online breach by third parties.

It is the perfect solution to ensure comprehensive protection for activities conducted on the internet without disrupting your modern lifestyle or the convenience you have been accustomed to.

Why Cyber Protector?

- It is the first-ever insurance plan in Singapore that provides protection for you and your family against cyber risks.
- You have complete peace of mind for your activities conducted on the internet, including protection against damage to e-reputation, fraudulent transactions on your credit card and theft of personal information.
- Up to \$50,000 of protection in a policy year.
- We arrange for you to seek professional legal advice on the phone and to pursue/defend any legal action against third parties.

Benefits Summary

| Core Cover | Benefits | Sum insured |
|---|--|---|
| Legal Protection This cover is applicable for the following Specified Events | <ul style="list-style-type: none"> Arrange for you to seek legal advice over the phone Arrange for your legal representation to pursue legal action against the third party | \$25,000 per claim, up to \$50,000 per year |
| Specified Events | Benefits | |
| Damage to E-Reputation Occurs when a third party publishes harmful articles about you on the internet | <ul style="list-style-type: none"> Provide IT specialist to remove and suppress the content Arrange for you to consult a psychologist for traumatic stress | |
| Identity Theft Occurs when your personal information is stolen over the internet by a third party to obtain money, goods or services | <ul style="list-style-type: none"> Reimburse your expenses to rectify credit records with banks or the authorities Reimburse your unpaid leave to take time off work to rectify credit records Arrange for you to consult a psychologist for traumatic stress | |
| Unauthorized Online Transactions Occurs when your credit card or bank account is fraudulently used by a third party for purchases made over the internet | <ul style="list-style-type: none"> Pay for the unauthorised purchases Reimburse your expenses to resolve the breach with the banks Reimburse your unpaid leave to take time off work to rectify credit records | |
| Dispute with Online Merchants Occurs when your online purchases are not delivered or are delivered damaged and the merchant refuses to honour the replacement | <ul style="list-style-type: none"> Pay you the purchase price of your online shopping | |

Annual Premium: \$234 (inclusive of GST)

Call 1800-880 4888

Click www.axa.com.sg

This material is not a contract of insurance. For full terms and conditions, please refer to the policy which is the operative document. Information is correct as at July 2015

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 your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).