

## Personal Cyber Insurance

Digital wallets and payments are becoming increasingly popular. While electronic payment brings convenience to life, it also makes us more susceptible to online fraud. Personal Cyber Insurance offers protection to reduce your financial loss caused by internet fraud.

(Underwritten by MSIG Insurance (Hong Kong) Limited)



### — Theft of Funds —

Cover the theft of money from phishing or email spoofing or unauthorized access to your bank accounts, credit card, digital wallets perpetrated by a third party through your personal device (such as mobile phone and laptop).



### — Identity Theft —

Cover the financial loss including lost wages and cost incurred to recover from an identity theft, e.g. cost to re-establish the insured personal documents and online identity.



### — Data Restoration —

We will reimburse the cost of engaging an IT expert to help restore the data, or decontaminate or clean your personal device as a result of malware infection.



### — Online Shopping —

We will reimburse the loss of your money for being tricked into buying goods or services online from a dishonest third party which are not delivered or rendered.

For details of Personal Cyber Insurance and the exclusions, please visit [HKT URL].

# Personal Cyber Insurance

## Benefit Table

Limits of Liability and Deductibles	Plan A	Plan B	Plan C
Annual Aggregate Limit of Liability (HKD)	10,000	20,000	30,000
1. Theft of Funds	No sublimit	No sublimit	No sublimit
2. Identity Theft			
3. Data Restoration			
4. Online Shopping		Sublimit 10,000	Sublimit 10,000
Deductible	-	-	-



### Online Claims Support

Personal Cyber Insurance is supported by MSIG's award-winning online claims platform. Experience our fast and convenient claim process with advance security features to protect your personal details.

For details of the claim process, please visit <https://forms.msig.com.hk/Forms/ClaimGeneralInsurance>

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