



YOUR DIGITAL LIFE. INSURED.



Protecting You in the Digital World

In today's connected world, our personal devices, data, and online activities face increasing cyber risks. QIC's Individual Cyber Insurance is designed to give you peace of mind by protecting against a range of online threats, from identity theft to cyber extortion.

Why You Need It

- **Increased Online Activity** — banking, shopping, and sharing personal data make individuals prime targets.
- **Real Threats** — cybercrime is growing rapidly, with individuals often facing financial loss, data breaches, and emotional distress.
- **Expert Support** — QIC provides immediate assistance and guidance when a cyber incident occurs.

What's Not Covered

- ✗ Business or professional activities.
- ✗ Physical loss or damage to devices
- ✗ Acts of war or large-scale cyber warfare
- ✗ Known issues prior to policy start date
- ✗ Routine maintenance or service costs
- ✗ Criminal acts by the insured
- ✗ Internet outages or utility failures

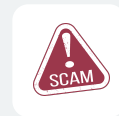
What's Covered

Our policy covers a wide range of cyber incidents that affect individuals and families, including:



Identity Theft

costs related to restoring your identity and reputation.



Cyber Fraud & Scams

Financial losses due to online deception.



Cyber Bullying & Defamation

Support and legal guidance to protect your rights.



Data Restoration

Costs of recovering lost or corrupted personal data.



Cyber Extortion

Ransom payments and negotiation support if your devices or data are held hostage.



Home Devices & Networks

Coverage for personal computers, smartphones, tablets, and smart home systems.