CyberSide – Your personal cyber insurance

All-rounded protection to help you face crises such as cyber fraud, cyber extortion and data breaches, providing prevention and support so you can stand together against cyber threats.

Product features

Predict and prevent - Complementary Zurich Cyber Security Services

Provides a wide range of security features, including global VPN servers, endpoint protection, anti-virus & malware protection* and Wi-Fi scanning. Access geographically-restricted content freely.

Family safety net

Safeguards the online well-being of your loved ones and enjoy family discount together.
With no age limit and complimentary coverage for your minors[1].

Cyber fraud and extortion financial reimbursement

Up to HKD 20,000 annual coverage for financial losses from fraudulent electronic communications and cyber.

Data recovery and system restoration coverage

Covers costs for investigating, and remediation following a cyber-attack (including data and system restoration), removal of malware, and related expenses.

All-round cyberbullying expenses coverage

Cover ongoing monitoring expenses and mental health counselling expenses that arise directly from a cyberbullying act.

Legal defence costs and costs for injunction

Covers payments for legal defense costs and costs for injunctions incurred by the insured directly resulting from cyber fraud, identity theft, or a malicious cyber act.

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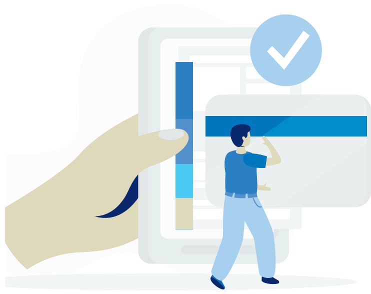
Case study 1 Cyber fraud protection - Unauthorized use of credit cards



Background

Sarah frequently works online. She enrolled in CyberSide plan to safeguard against potential cyber threats. Her daughter, who is studying in the United Kingdom, is also covered under the same plan.

Incident

One day, Sarah's daughter noticed unauthorized charges on her supplementary credit card. These transactions were made by a third party without her consent. She immediately contacted her bank and the bank confirmed it was not liable for the charges.

Outcome

With CyberSide, Sarah helped her daughter reported the incident to the police and submit a claim with the bank's confirmation notice. She was reimbursed with the amount up to protection limit by the cyber fraud protection. This incident highlighted the importance of cyber protection.

Case study 2 Social engineering protection

Background

Emma is a frequent online shopper. She enrolled in our CyberSide to safeguard against potential cyber threats.

Incident

Emma received an email that seemed to be from her favorite online retailer, offering an exclusive discount. She clicked the link to a website that closely resembled the official site. Without suspicion, Emma entered her login credentials and credit card information. Shortly after, she noticed unauthorized transactions on her credit card and realized the website was a fake designed to steal her information.

Outcome

With CyberSide, Emma reported the incident to the police and submitted a claim with evidence of the fake website and the bank's confirmation notice. Emma was reimbursed for her financial losses from the social engineering attack, up to the protection limit.

Case study 3 Malware attack protection and data restoration

Background

Paul recognized the growing risks associated with cyber threats in his daily life. Concerned about the potential loss of personal data and the impact of cyber fraud, he decided to enroll in CyberSide Plan.

Incident

Paul received an enticing email offer from a fake online and he was attracted by these fake offers and downloaded a seemingly harmless application that contained malware from the link provided in the email. This allowed the scammer to access his personal information from his device, including banking details, photos, and documents. Within hours, a significant amount was transferred from his bank account without his consent, and some important data was lost.

Outcome

Paul has reported the incident to the police and submitted a claim. CyberSide provided Paul with reimbursement for the electronic crime protection and data recovery protection. He was reimbursed for the unauthorized transactions, the costs of investigating the breach and retrieving lost digital assets. He is grateful for the multi coverage from CyberSide that helped him recover quickly and confidently from the cyber incident.

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Zurich Cyber Security Services (Powered by BOXX)

We have teamed up with technology partner BOXX to create an intuitive solution aimed at assisting individuals and families in anticipating and preventing potential online scams and digital threats.

This Zurich Cyber Security App is co-developed by Zurich and BOXX, with BOXX also responsible for configuring, supporting, and maintaining the app on iOS and Android devices (available for download on Google Play only). With the Zurich Cyber Security Support, a manned service with human touch, our hotline can assist our users in a friendly way during cyber emergency.

Functions of the App

Secure VPN
Provides access to more than 70 global encrypted VPN servers to safeguard your data and identity while using public Wi-Fi.

Device protection
Safeguards your devices from hackers and unauthorized access by providing software and app update prompts, enabling security features, and offering virus scans*.

Secure WiFi
Scan Wi-Fi networks for threats and provide security recommendations.

Safe browsing
Enjoy secure browsing with alerts for malicious websites. Prevent website cookies from storing personal information and tracking your data, minimizing the risk of malware infections.

Identity protection
Conducts 24/7 scanning of the internet, including the dark web, to detect data leaks and emerging threats, and alerts users if their credentials are compromised in any breach.

Edutainment
Provides videos and articles to educate and raise awareness about potential scams and cyber-attacks, helping you stay vigilant against cyber threats.

Zurich Cyber Security Support
- 9am-5pm Weekdays (Cantonese and English)
- 24 hours Call back support (English)

For assistance, please find the phone number in the Zurich Cyber Security App.

To learn more about Zurich's Cyber Security Service, please visit: https://www.zurich.com.hk/en/products/home/cyberside/cyberservice

Premium table

Plan duration	1 year
Annual premium	HKD 800
Premium discount	5% discount for 2 insured 10% discount for 3 insured

Table of benefits

Benefit item	Maximum coverage limit per incident (HKD)
1. Cyber Fraud	
Covering cyber fraud losses from hacking of personal accounts, credit/debit cards, or digital wallets through **malicious codes or programs** received via SMS, downloads, or file transfers	5,000
2. Social Engineering	
Covering financial losses from money transfers by the insured, deceived by fraudulent requests from imposters **claiming to be family members, vendors, or agent of an official body**	5,000
3. Cyber Extortion Threat	
Supporting you in the time of cyber extortion, such as extortion payment in different forms	20,000
4. Restoration	
Reimbursing you the restoration cost, e.g. data or system recovery, arising directly from malicious cyber act	10,000
5. Cyberbullying	
Covering the ongoing monitor expenses and mental health counselling expenses which arise directly from a cyberbullying act	10,000
6. Following-up expenses for Identity Theft	
Reimbursing the cost of reissuing related personal identity documents verifying the fraud	10,000
7. Legal Defence Costs and Costs for Injunction	
Covering the legal defence costs and costs for injunction arising directly from cyber fraud, identity theft or malicious cyber act	20,000
Policy coverage limit per insured	20,000

Remark

1 Applicable to the insured's children under the age of 18. They can share the annual coverage amount of this protection item with their parent(s) insured.
* for Android devices

General exclusions

We will not pay or reimburse You for any Loss arising directly or indirectly from the following:

1. Any criminal, dishonest, reckless, deliberate or malicious conduct by You and/or Your Children.
2. Any dishonest conduct of a Third Party who is or has been authorized by You and/or Your Children (whether or not such authority has been rescinded) to have access to You and/or Your Children's Home or passwords or other access credentials for Your and/or Your Children's Computer System, Payment Card, Online Bank Account or Digital Wallet.
3. Any Loss based upon, arising from or as consequence of physical theft or loss of Payment Card.
4. Any Loss based upon, arising from or as consequence of Online Bank Account, or Payment Card issued by card issuers, which are not regulated by Hong Kong Monetary Authority (HKMA) or other similar regulatory bodies worldwide.
5. Advance fee fraud whereby You and/or Your Children is dishonestly induced by a Third Party to make an upfront payment by promising later to provide to You and/or Your Children payment or provide goods or services of a greater value.
6. Confidence trick involving feigned intentions towards You and/or Your Children, such as romantic intentions, investments, contracts, loans and the like, gaining the Your and/or Your 's confidence or affections, and then using that goodwill to commit fraud
   Provided however this exclusion 3.6 does not apply to:
   - Social Engineering Loss under Your Benefits 1.2 (Social Engineering) of this Policy.
7. Any physical injury, sickness, disease, disability, shock, mental anguish, or mental injury, including required care, loss of services or death at any time resulting therefrom. Provided however this exclusion does not apply to:
   Provided however this exclusion 7 does not apply to:
   - Ongoing Monitor Expenses and Mental Health Counselling Expenses under Your Benefits 1.5 (Cyberbullying) of this Policy
8. Any physical loss or damage to tangible property, other than Restoration Costs.
9. In respect of all operative sections of this Policy: pornographic content, illegal content, prize competitions or games of chance
10. Any activities carried out by You and/or Your Children for business or professional purposes.
11. Infringement of intellectual property rights.
12. War, hostilities or warlike activities (whether war is declared or not), invasion, civil uprisings, riot, rebellion, insurrection, illegal strikes, decrees of government, state or public authorities.
13. The use of data which You and/or Your Children is not authorized to use.
14. Any Loss which occurred before the inception of this policy.
15. If any Loss covered under this Policy is also covered by another policy, or would have been covered by another Policy if this Policy did not exist, We will only reimburse Our share of the claim even if the other insurer refuses the claim.
16. Any failure or interruption, however caused, of services provided by a Third Party including telecommunications, internet service, satellite, cable, electricity, gas, water or other utility service providers.
17. An electromagnetic pulse, nuclear material or radioactive contamination.
18. Transfers or payments made in the expectation of receiving cash, cash equivalents, in-game items, jewellery, live animals, plants, illegal or restricted goods or services.
19. Seizure, confiscation, requisition, destruction or damage by law or order of any government, state, public, civil or military authorities.

20. Funds in Digital Wallets stored in a currency other than Hong Kong dollar (HKD).
21. In-game currencies, crypto-currencies, reward points and air miles.
22. Any Loss involving unregulated digital currency of any kind, unregulated virtual currency of any kind or unregulated cryptocurrency of any kind. Provided however this Exclusion does not apply to:
    - Extortion Payment under Your Benefits 1.3 (Cyber Extortion) of this Policy; or
    - Restoration Costs under Your Benefits 1.4 (Restoration) of this Policy arising from Cryptojacking.
23. Insolvency of a bank or card issuer.
24. Insolvency of a seller or provider of goods and services.
25. Any Loss in respect of which You and/or Your Children is entitled to compensation or an indemnity or refund from a card issuer, bank or seller or provider of goods or services
26. Investment losses.
27. Any act of terrorism, notwithstanding any provision to the contrary within this Policy or any endorsement thereto; or any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
28. Any Loss arising from unlicensed, illegal, or pirated software, music, films or installation of unofficial mobile apps stores.
29. Any Loss arising from any ordinary wear and tear, drop in performance, progressive or gradual deterioration.
30. Any Loss arising out of Cyber Fraud or Hacking against the bank and/or any financial institution.
31. Any Loss arising from any purchase of products and services from social media such as Facebook, Instagram, WeChat and the likes.

Please refer to Policy Wording for the exclusions in different benefit sections.

How to make a claim?

Things unexpected could happen in daily life, if you need to make a claim for your loss or accident, we are here to help! With our online services, we would like to make your claims experience as smooth and effortless as possible.

To learn more on claims procedure and required supporting documents, please visit https://www.zurich.com.hk/en/make-a-claim/travel-insurance to get all the information you need.

While through our OneZurich Customer Portal, you can submit a claim easily and conveniently. Simply scan the QR code to log in https://customer.zurich.com.hk/login and submit claims, the processing time can be shortened by up to two working days comparing to submission by post/email.

Please note that if you need to claim for your journey, report your claim to us within 30 days of the incident.

For claims enquiries, please visit https://www.zurich.com.hk/contactclaims for making a reservation, we will get in touch shortly.

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About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) currently ranks fourth in the general insurance direct business market[1]. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

[1] Annual statistics of the Insurance Authority on Hong Kong direct general business from January to December 2024, based on gross premium.

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