

Funds Protect Personal Policy

What is covered?



A loss of Funds



from an account in your name



as a result of a funds transfer



whether authorised or unauthorised

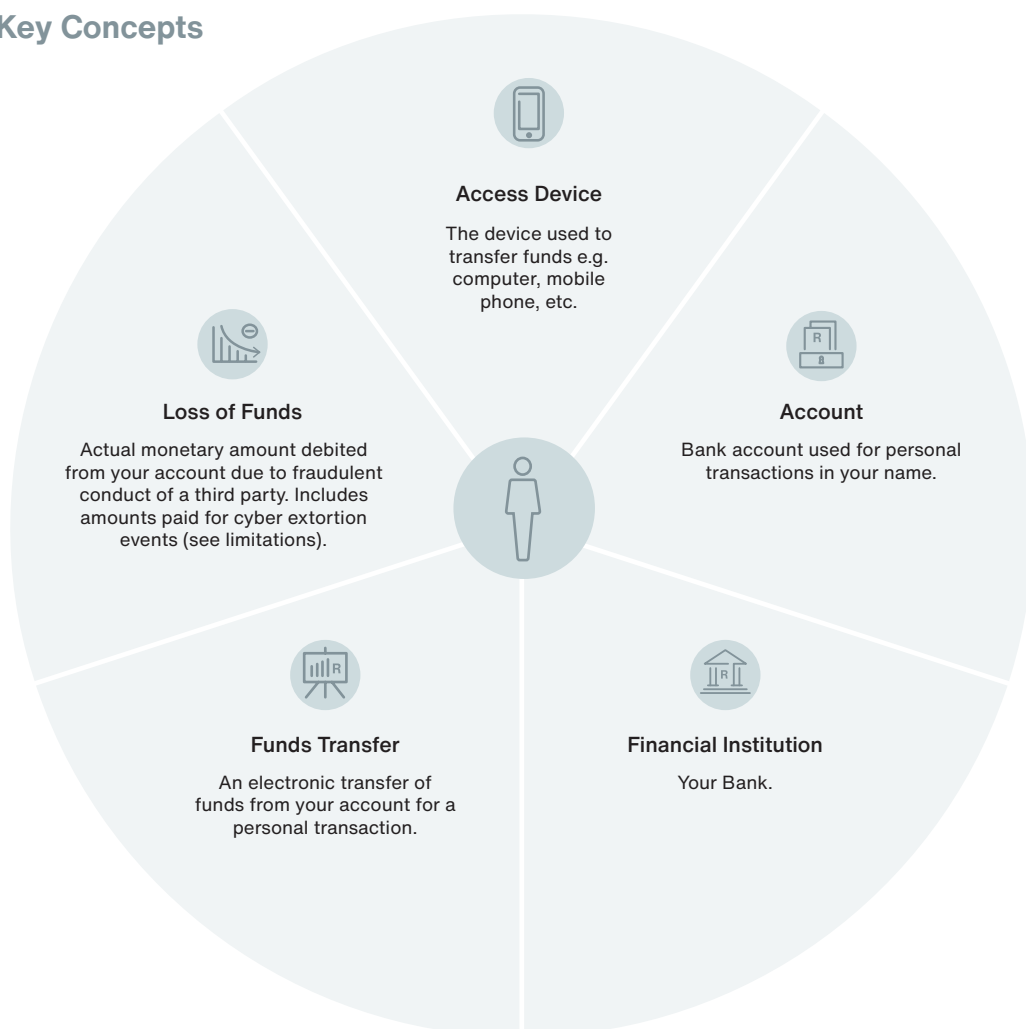


due to the fraudulent conduct of a third party



which is irrecoverable from your financial institution or third party

Key Concepts



Who is this product suitable for?

- Anyone who holds a bank account or similar account.
- Anyone who transacts online.

Major Features

- Authorised and unauthorised funds transfers are covered.
- Affordable.
- Simple application process.
- Easy claims procedure with no excess payable.
- No lengthy investigations unless there is suspected suspicious activity.
- Once claim requirements are met, valid claims are paid within 72 hours.

Need to Claim - Now What?

- Within 24hrs of becoming aware of the loss, notify your financial institution to avoid further transactions.
- Lodge a claim with Phishshield within 90 days of Funds Transfer date by submitting.

- ✓ Fully completed claim form.
- ✓ Bank statement reflecting the Funds Transfer.
- ✓ Letter from bank stating that they will not reimburse the loss.
- ✓ ID document and proof of residence.
- ✓ Any documents proving the claim.

Examples of Events

- Email interception fraud.
- Transactions due to your stolen identity.
- EFT/deposit scams.
- Hacking /phishing/vishing attacks.
- Demands for ransomware attacks, denial of service attacks, etc.
- Fraudulent invoices.
- Sim Swap fraud.
- EFT fraud.
- Online banking fraud.
- Online shopping fraud.
- Holiday scams.
- Fake classified adverts.
- Bogus property rentals.

Limitations

- Payments made in cash.
- Payments made by persons you know or are familiar with and/or who has access to your accounts and/or access devices.
- For classified goods / services, cover is limited to 30% of the cover limit.
- Business related transactions.
- Cyber extortion losses are limited to 10% of the cover limit.
- Losses for funds transfer prior to inception date.
- Funds Transfer effected by your financial institution.
- All transactions with a common cause are treated as one event.

What is not covered

- ✗ Fraudulent / dishonoured cheques.
- ✗ Errors/omissions/ negligence.
- ✗ Losses due to non-delivery of goods/services.
- ✗ Dishonest, criminal, malicious, fraudulent acts by you or your employee.
- ✗ Transactions deducted /reversed by your financial institution.
- ✗ Cryptocurrency accounts / unregulated funds or schemes.

For more information, contact Aon South Africa:

📞 0860 746 466

✉ investecsales@aon.co.za

🌐 www.aon.co.za

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