GCFP
GARRUN COVER FOR PROFESSIONALS

Disclaimer:
This table has been prepared to provide a brief summary of the key differences between the Data Protection Extension and the Full Cyber Liability cover options. It is intended as an overview only. In the event of a claim, the full policy wording, including all terms, conditions, and exclusions will apply and take precedence. This summary is based on cover effective from 01 January 2026.

Should your practice/business turnover exceed R10,000,000 per annum or if you would like to receive quotes on higher limits than the R1,000,000 maximum limits offered, please contact us at specialists@garrun-group.co.za

COVER SECTIONS	DATA PROTECTION EXTENSION	ITOO GO CYBER INSURANCE	WHY DO YOU NEED THIS COVER?
Cyber Liability (Privacy & Network Security)	✓	✓	If you suffer a cyber breach, you are legally liable for compromised data or damage caused to third-party's data or systems. This covers defense and settlement of such claims.
Crisis Management Expenses	✓	✓	A cyber event can harm your reputation. Cover pays for public relations consultants, advertising, and communication to protect your brand.
Notification Expenses	✓	✓	Laws require you to notify affected parties after a breach. This ensures you can comply and keep customers informed, including credit monitoring and identity restoration if needed.
Incident Triage & Forensics	✗	✓	Most businesses lack in-house expertise to investigate breaches. This pays for forensic specialists to find out what happened, contain, manage and recover from an incident.
Regulatory Fines (where insurable)	✓	✓	Regulators can impose fines for privacy breaches. Cover ensures you aren't left out of pocket (where legally insurable).
Loss of Business Income / Interruption	✗	✓	A cyberattack can stop your operations entirely. This replaces lost income and covers extra expenses during downtime.

COVER SECTIONS	DATA PROTECTION EXTENSION	ITOO GO CYBER INSURANCE	WHY DO YOU NEED THIS COVER?
Data Restoration / First Party Expenses	✘	✓	Losing or corrupting records can cripple your business (for example - no medical files for a malpractice defense). This covers data recovery and related costs.
Cyber Extortion (Ransomware)	✘	✓	Hackers may demand ransom to release your systems or data. Cover includes investigation, negotiation, and ransom payments if required.
Digital Media Liability	✘	✓	Online activities (website, social media, content) can lead to defamation, copyright, or privacy claims. This covers those risks.
Theft of Funds	✘	✓	Social engineering or fraudulent payment instructions can trick businesses into transferring money. This reimburses direct financial losses where they are specifically related to a claim made against this policy for a cyber breach/attack
Physical Damage (from cyber event)	✘	✓	A cyberattack can damage physical property (e.g., machines, servers). This pays for repair or replacement where they are specifically related to a claim made against this policy for a cyber breach/attack
Payment Card Industry (PCI) Loss	✘	✓	If you process card payments, you can face penalties from banks or card schemes after a breach. This covers those losses where they are specifically related to a claim made against this policy for a cyber breach/attack
Outsourced Service Provider (OSP) Cover	✘	✓	Many businesses rely on external IT or cloud providers. If they are breached, this covers your legal, recovery, and business interruption costs provided they are incurred within the first 72 hours of the notification of the claim