

# Shielding Your Business

## Digital Risk Insurance for SMEs



**SGD 88.5M**

Lost to Email Scams

Business email compromise was along top 5 scams in Singapore in 2025.



**10.9%**

Increase in Phishing

Phishing scams in the first half of 2025 alone caused over \$30m in additional losses.



**SGD 4.63m**

Average Breach Cost

This is the all-time high average cost to recover from a data breach in Singapore.

## TWO PILLARS OF DIGITAL RISK INSURANCE



### Cyber Insurance

Gives you recovery and financial protection against hacking, malware, ransomware and attacks.

**24/7 Incident Response:**

Immediate access to cyber experts for crisis management.

**Data Loss & Restoration:**

Pays for recovering, repairing and restoring of data and systems..

**Business Interruption:**

Covers lost revenue and other costs if BAU operations are affected.



### Social Engineering Fraud Insurance

Get protected against monetary losses from psychological manipulation and human error.

**Vendor Impersonation:**

Criminal poses as supplier to redirect payments to fraudulent accounts.

**Payroll Impersonation:**

Criminal pretends to be employee to access or redirect payroll funds.

**Executive Impersonation:**

Criminal spoofs or deep fakes a manager or CEO, asking for urgent money transfers.

# Affordable Protection for SMEs

**Comprehensive Coverage. Streamlined Underwriting.**



## Minimal Underwriting Questions

Just answer a few Yes/No questions regarding your security posture, such as the use of Multi-Factor Authentication (MFA), backup procedures, and endpoint protection.



## Affordable Premiums

Pre-determined pricing means no guesswork.

Premiums can start as low as \$500 for Cyber with just \$100-\$200 more for Social Engineering Fraud top ups.

## Our Pricing

Annual Revenue	\$250,000 limit	\$500,000 limit	\$1m limit
Up to \$1m	\$500	\$700	\$1,000
Up to \$2.5m	\$650	\$870	\$1,100
Up to \$5m	\$870	\$1,100	\$1,400

**Contact us for enquiries!**

**We want to get you covered ASAP**



Whatsapp: [+6580981518](https://wa.me/6580981518)



Email: [sales@gigacover.com](mailto:sales@gigacover.com)



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