



Camargue
Specialised Liability Management

DATA PROTECTION EXTENSION

**COMMERCIAL CRIME
& CYBER RISKS**

**KNOWLEDGE OF WHAT IS POSSIBLE IS THE
BEGINNING OF HAPPINESS**

- GEORGE SANTAYAN

THE NEED

Organizations that hold customer data or other sensitive information within their networks have a legal obligation to protect and safeguard this information. Businesses who suffer a privacy or security breach which results in the compromise of this data often end up with significant and costly obligations imposed under data protection legislations, regulatory issues, and fines and penalties imposed by regulatory bodies. The implementation of the Protection of Personal Information Act increases the onus of care required by custodians of personal information, as well as broadening companies' exposure to litigation and penalties, resulting from data breaches.

THE SOLUTION

Security & Privacy Liability

Provides coverage for liabilities caused by a breach of privacy or a breach of privacy regulations, including unauthorized disclosure of information, unauthorized access, or failure to protect or hinder a network security breach.

Privacy Regulatory Defence & Penalties

Costs for an organization defending itself against regulatory actions and resulting fines and penalties following a breach of privacy regulations.

Crisis Management Costs, including Customer Notification, Support and Credit Monitoring Expenses

Costs of complying with data protection legislation, mandating notification to individuals whose personal information may have been compromised, and providing credit monitoring services.

KEY COVERAGE

- Invasion of privacy rights
 - Loss of employee information
 - Unauthorized access / use of computer network - Theft of data
 - Transmission of computer virus
 - Breach of data protection statutes
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- Cost of defence
 - Fines and penalties
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- Customer notification costs
 - Credit monitoring services
 - Public relations expenses
 - Advertising expenses
 - Coverage available up to full policy limit on select risks

THE POWER OF KNOWLEDGE

AUTHORISED FINANCIAL SERVICES PROVIDER, LICENCE NUMBER: 6344. APPROVED LLOYD'S COVERHOLDER PIN: 107824DRW
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Underwritten by certain underwriters at Lloyds, Compass Insurance Company Limited and Bryte Insurance Company Limited

REDEFINING THE BOUNDARIES OF RISK MANAGEMENT, NOW AND INTO THE FUTURE

How is the eRisks cyber liability product different to the Data Protection extension?

Over and above the coverage afforded under the Data Protection extension, the coverage detailed below is offered, on a modular basis. Thus, companies can select the coverage which they require for their business, which puts them in a position to broaden their coverage.

THE SOLUTION

Technology & Miscellaneous E&O

Provides coverage for errors and omissions in the rendering of professional services. Key coverage.

Multimedia Liability

Provides coverage for legal liability arising from multimedia liabilities as a result of a client's internet, marketing and advertising activities. Coverage extends to include negligence in respect of information and content contained within the internet site.

Data Recovery & Loss of Business Income

Coverage for a company's own losses including increased cost of working, data rectification costs and loss of profits as a result of network interruption and downtime. Coverage extends to provide indemnity for system forensic investigation and public relations costs following a security breach.

Data Extortion

Monies paid to terminate a threat of cyber extortion to avoid corruption or damage to a computer network.

KEY COVERAGE

- Insurers duty to defend (included in all modules)
- Worldwide Acts coverage
- Innocent insured provision
- Punitive damages coverage

- Defamation libel and slander
- Infringement of intellectual property
- Misleading advertising
- Breaches of statutory duties
- On and offline exposures

- Human error
- Accidental damage
- Hacker attack
- Employee sabotage
- System malfunction
- Programming error
- Forensic costs

- Extortion monies
- Additional expenditure

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