



INSURANCE FOR COMPANIES THAT RELY ON TECHNOLOGY

INFORMATION IS A VITAL ASSET – MAKE SURE IT IS PROTECTED.

- Critical data is at risk from viruses, hackers, malicious employees, and accidental damage
- When systems fail, businesses cease to trade
- Data is more portable than ever before, the equivalent of ten filing cabinets can now fit on a device smaller than a mobile phone

TRADITIONAL POLICIES HAVE MAJOR GAPS

- Commercial property insurance protects your physical computers, but not the data stored on them
- Business interruption cover will not respond to outages caused by computer viruses or hackers
- General liability policies will not cover claims for intellectual property rights infringement, defamation, or privacy violations

BROAD COVER

C&P provides broad cover for a wide variety of risks resulting from the use of technology within business. Features include:

- Cover for your civil liability resulting from data breaches
- Contractual fines coverage, including credit card company and PCI fines, arising from privacy breaches
- Cover for your own costs to notify individuals in the event of a privacy breach where required by law and the cost of actions taken to mitigate a larger liability claim
- System repair and restoration cover in the event of accidental damage to data, including a computer virus or hack attack
- Cover for your lost revenue arising from system downtime after a computer virus or hack attack
- Electronic fraud coverage
- Cover for your liability arising from a breach of statutory e-commerce duties
- Media liability cover for electronic content, including intellectual property rights infringement and defamation

GLOBAL RISKS, WITH LOCAL SOLUTIONS

- We cover you for claims made anywhere in the world as standard
- Our experienced claims panel will react quickly and locally, from privacy breach notification to electronic fraud investigation
- If your brand is at risk, we'll hire PR consultants to manage the impact.

Your traditional business insurance will not provide cover for these risks. We can. To obtain a quote for C&P simply complete the attached form and return to your insurance agent.

