

**COMMERCIAL CRIME
& CYBER RISKS**

KNOWLEDGE OF WHAT IS POSSIBLE IS THE
BEGINNING OF HAPPINESS

- GEORGE SANTAYAN

COVERAGE

- Technology & miscellaneous Error & Omissions
- Multimedia liability
- Security & privacy liability
- Data recovery & loss of business income
- Privacy regulatory defence & penalties
- Crisis management costs, including customer notification, support and credit monitoring expenses
- Data extortion

THE NEED:

Many organisations believe that their firewalls and anti-virus programmes provide them with sufficient protection against cyber risks such as viruses and hacking. The shocking reality is very different: every day more than one million people and organisations fall victim to cyber attacks.

Almost every company has some kind of network, database or online presence that puts it at risk. The complexity of the online environment makes

it impossible for most businesses to address these risks, or even appreciate how serious the threat is.

The effect of a cyber attack could be devastating to almost any business: network downtime, loss of important data and loss of credibility when customer information is compromised (not to mention the litigation that would follow if the hacker were to use that information to plunder the customer's bank account).

THE POWER OF KNOWLEDGE

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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

THE SOLUTION:

Camargue's Cyber Risks policy covers organisations against the risks arising out of operating a computer network. In addition to this,

- It covers liability arising from online publishing (such as a website) as well as from traditional media (such as brochures);
- There is an option which provides professional indemnity cover appropriate to companies which participate in developing software and other technology;
- It not only covers the Insured's liabilities to others, it also provides a form of specialised business interruption cover which covers the Insured's loss of income arising out of computer downtime

VALUE-ADDED SERVICES

Camargue's unique M³ approach to insurance is geared towards managing, mitigating and migrating critical business risks – an outcome achieved through the provision of value-added risk benefits to policyholders. Notwithstanding the coverage provided in terms of the policy, the additional risk management benefits further enhance the Camargue product offering and go way beyond simple insurance. The overall result is a well-rounded and complete solution to the risks faced by businesses.

Please refer to the Risk Management Brochure for more information



RISK MANAGEMENT SERVICES INCLUDED IN THE POLICY COVER:

- **Contract vetting and assessment with a particular focus on the CPA**
- **CPA Workshops for sales and customer service staff**
- **A commercial law help-line dedicated to CPA and other spheres of litigation**
- **A comprehensive industry specific CPA website**
- **Industry specific quality control and assessment services (Security, Agriculture, Food and others)**
- **Private Arbitration Service:**
Offered through TOKISO Dispute Settlement - this service works towards fast, equitable resolution of disputes between the insured and their clients. As far as possible court proceedings are avoided saving time, money and more importantly reputation.
- **Security Health Check:**
The security of a computer system /network is evaluated through penetration testing.
- **Crisis communication:**
Skilled support in managing public relations crises and avoiding online media disasters.
- **Web services:**
<http://www.camargueum.co.za/download/popi-guide>

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