



SafeBusiness™ Survival in the digital world

When only expert help will do

Restoring data and fighting lawsuits consumes your time, money and a great deal of expertise just when your focus should be on the continued success of your business.

Saving you time, money and resources

Many companies are unaware that their current technology and business insurance policies most likely do not cover them for all of their technology-related risks.

Those policies that cover this type of loss provide only financial compensation which is often too little too late to be of any real help to a business.

SafeBusiness is a new kind of insurance policy designed to give you access to the experts when you need it most.

What's covered?

Data loss		Liability	
Computer virus	✓	Virus transmission	✓
Employee error	✓	Unlawful use	✓
Hacker attack	✓	Privacy violation	✓
Physical damage	✓	Disparagement	✓
Natural disaster	✓	Defamation	✓
Power surge / failure	✓	Libel / slander	✓

Premiums start from \$1099 for up to ten Email users. Higher limits are available on request.

Data loss

- What would happen if you lost your data?
- What would it cost to rebuild it?
- What if your backup tapes go missing or fail?
- What if an employee damages your network?

Did you know ... 43% of companies that lose vital data don't reopen, and 29% close within two years? How long could your company survive?

SafeBusiness™ provides you with immediate access to data recovery experts whose priority is to get your business up and running as soon as possible.

Email and Web site liability

- What if a sensitive Email fell in to the wrong hands?
- How much would it cost to fight that lawsuit?
- Does your lawyer have the appropriate expertise?
- What if hackers steal sensitive customer information?

Did you know ... your company is liable for the content of the Email your employees send? And that businesses with a Web site are now subject to advertising and personal injury laws on a worldwide basis?

SafeBusiness™ provides access to expert legal advice and assistance vital for defending 3rd claims whether or not they have any foundation. The policy covers any legal fees and damages incurred.

Target audience

Any business, of any size, that has a company Email system, Web site or stores data on a computer network.

You are exposed if your company has one or more of the following:

- Email
- Uses the Internet
- A computer network
- Stores data (financial, employee, customer, product)



www.cpgins.com

Safeonline™

SafeBusiness™ Product Summary

Combined First and Third Party Digital Risk Insurance

Please use this checklist to evaluate this form against competitive insurance policies.

✓ Coverage	SafeBusiness
Insurer	Lloyds of London through the ACE Global Markets Syndicate
First party coverage	
<input type="checkbox"/> Computer virus	Yes, electronic data loss includes any computer virus attack, worm, time or logic bomb, or Trojan horse either sent or introduced or created by an employee or intruder (e.g. hacker) on your computer system.
<input type="checkbox"/> Acts of employee	Yes, includes inadvertent employee error.
<input type="checkbox"/> Unauthorized access	Yes, loss includes fraudulent input modification, theft or destruction of electronic data by an employee or an intruder. Also includes misplacement of data.
<input type="checkbox"/> Fire and other natural disasters	Yes.
<input type="checkbox"/> Power and telecoms failure	Yes.
<input type="checkbox"/> Physical damage	Yes.
<input type="checkbox"/> Advertising and Personal Injury	Yes, dissemination of informational content (via your computer systems) that defames a person or organization, or disparages a person's or organization's goods, products or services (including libel, slander, product disparagement and trade libel).
<input type="checkbox"/> Privacy	Yes, dissemination of informational content (via your computer systems) that violates a person's right to privacy or public disclosure of private facts.
<input type="checkbox"/> Unlawful use	Yes, unlawful use of any materials or information obtained from customers via the Internet or an Extranet, and which the insured holds in an electronic form.
<input type="checkbox"/> Transmission of virus	Yes, inadvertent transmission of a computer virus to a third party.
<input type="checkbox"/> Claims made	Yes.
<input type="checkbox"/> Territory	Worldwide.

Loss examples

Data loss

Hack attack damages advertising campaign

A server that hosts a small charity Web site was hacked and destroyed in the lead up to a major fundraising event. The attack sabotaged the firm's advertising campaign and the event was severely under-attended as a result.

32% of data loss is as a result of accidental deletion or shut down failures

Flood damage obliterates vital records

A doctor, with 12 years worth of electronic patient records, returned to work after a weekend of particularly bad weather to find his surgery completely flooded. His PC was found encased in several feet of mud, and recovery seemed beyond all best efforts. Yet, despite a disaster of truly monumental proportions, he managed to bring his records back to life via the services of a data recovery specialist.

Drugs company breaches confidentiality

An employee inadvertently breached patient confidentiality by sending out an Email that included the Email addresses of more than 600 patients who had signed up for a service to remind them to take their anti-depressants. The company was fined \$160,000 and is subject to federal monitoring for at least 20 years.

Hackers spark defamation suit

An online retailer is being taken to court by a competitor after hackers altered the retailer's homepage to display disparaging remarks about competitive product offerings.

Email results in libel claim

A gas giant agreed to pay over \$160,000 in libel damages as a consequence of an Email sent to its entire staff concerning a former employee who had set up his own company in direct competition with the firm's subsidiary.

Safeonline is a world leading developer of digital risk insurance products and specializes solely in covering the risks that arise from using technology and the Internet. Safeonline sells its range of products via its network of insurance intermediaries throughout the world.

CPG Telephone – 888-852-5203 Facsimile – 610-370-2779

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