



## Esurance™ Summary

Esurance™ is an award winning insurance product that has been designed for any company that is becoming increasingly reliant on email use, the internet and the inter-connectivity of computer systems. Traditional insurance policies do not cover many new areas of risk, so Esurance™ fills these gaps in cover.

Esurance™ protection is also available to a wide range of professionals.

### Coverage includes\* :

#### Business interruption...

- lost revenue due to the inability to conduct business electronically as a result of a hack attack or virus

#### System damage...

- the costs incurred in repairing the damage caused to computer systems and finding, replacing or restoring computer records as a result of a hack attack or virus

#### Extortion...

- ransom demands or threats to introduce a virus or hack into computer systems, or to disseminate the data held on computer systems to third parties.

#### Legal expenses...

- legal expenses incurred in the enforcement of your intellectual property rights on the internet

#### Crisis communications...

- the costs of a public relations consultant to mitigate reputation damage as a result of any loss that is covered under the policy

#### Claims made by employees...

- for an inappropriate workplace (for example, sexual or racial harassment charges due to email content or internet use)
- for breaches of confidentiality due to misusing employee information

#### Claims made by third parties...

- for damage to third parties' computer systems and/or records (for example, through forwarding a virus or through employee hacking activities)
- for third parties' losses as a result of your computer systems being inaccessible or as a result of you losing their data
- for libel and slander due to email or web site content
- for breaches of intellectual property rights due to email or web site content
- for breaches of confidentiality or rights of privacy (for example, a breach of the Personal Information Protection and Electronic Documents Act)
- for misleading advertising, misleading pricing or jurisdictional issues

This is only a summary of the Esurance™ cover. For a comprehensive understanding of the coverage available to your insured, please consult the full policy wording.



### **Esurance™ in practice...**

For example, if your company suffers a bad virus attack, Esurance™ can help in up to four ways:-

- ✓ Esurance™ will pay for the costs of expert IT or forensic consultants to repair systems and restore data.
- ✓ Esurance™ will reimburse any lost revenue as a result of the downtime.
- ✓ If a third party holds you responsible for their losses (either because you forwarded the virus to them or because they relied on your computer systems' uptime to trade) then Esurance™ will pay your legal costs and any damages that are awarded against you.
- ✓ Esurance™ will pay for the costs of a PR consultancy to minimize the damage to your reputation.

### **Esurance™ ... protecting your vital electronic communications and your professional reputation**



## Esurance™ Target Markets

### E-Commerce Companies

These companies can be either traditional companies, mail order companies or dotcoms, and tend to be within certain verticals where goods or services are most likely to be purchased online ...

Examples:	<ul style="list-style-type: none"> <li>• Music</li> <li>• Books</li> <li>• Toys, games and gadgets</li> <li>• Gifts</li> <li>• Clothing</li> <li>• Wines, spirits</li> <li>• Dating agencies</li> <li>• Gambling/gaming services</li> </ul>	<ul style="list-style-type: none"> <li>• Garden centres</li> <li>• Sports equipment</li> <li>• Travel agents</li> <li>• Vehicle sales</li> <li>• Property sales</li> <li>• Computers</li> <li>• Home appliances</li> </ul>
-----------	---	--

### Companies with Transactional Websites

Transactional websites include client interactive areas, supplier interactive areas, bulletin boards, discussion forums, downloadable files, email subscription services, sales support, etc.

Examples:	<ul style="list-style-type: none"> <li>• Hotels</li> <li>• Charities</li> <li>• Cinemas</li> <li>• Theatre</li> </ul>	<ul style="list-style-type: none"> <li>• Shows &amp; Box Offices</li> <li>• Trade Associations</li> <li>• Logistics</li> <li>• Travel Agents</li> </ul>
-----------	---	---

### Companies where Esurance™ can be combined with Professional Indemnity

Those companies who require specific Professional Indemnity coverage for their *professional activities* as well as Esurance™ coverage for their *e-activities*

Examples:	<ul style="list-style-type: none"> <li>• Recruitment Agencies</li> <li>• Travel Agents</li> </ul>	<ul style="list-style-type: none"> <li>• Application Service Providers</li> </ul>
-----------	---	---

### Companies who store sensitive or critical data

Examples:	<ul style="list-style-type: none"> <li>• Lawyers</li> <li>• Accountants</li> <li>• Hotels</li> <li>• Surveyors</li> <li>• Architects</li> </ul>	<ul style="list-style-type: none"> <li>• Housing Associations</li> <li>• Local Authorities</li> <li>• Security/Alarm Companies</li> <li>• Sporting Sectors</li> <li>• Recruitment Consultants</li> </ul>
-----------	---	--

### Companies who have a large amount of information on their websites

Examples:	<ul style="list-style-type: none"> <li>• Online Content Publishers</li> <li>• Local Newspapers</li> <li>• Content Aggregators</li> </ul>	<ul style="list-style-type: none"> <li>• Radio/TV</li> <li>• Magazines, Internet 'news' or community sites</li> </ul>
-----------	--	---



## Retail Insurance Coverage Checklist

When you next review your client's account, pose the following questions regarding your client's business activities. If it is clear that coverage is lacking, Esurance™ may be the product they need to protect their professional interests.

Question	Answer	Major Esurance™ exposures	Is cover available under commercial policies?
Do you have a website?	Yes/No	<ul style="list-style-type: none"> <li>Breach of intellectual property rights</li> <li>Libel &amp; slander</li> <li>Misleading advertising/pricing</li> </ul>	Yes/No Yes/No Yes/No
Do you hold HR/payroll data on your network?	Yes/No	<ul style="list-style-type: none"> <li>Breach of employees' privacy rights</li> </ul>	Yes/No
Do you allow staff to use email and the internet?	Yes/No	<ul style="list-style-type: none"> <li>Libel &amp; slander</li> <li>Damage to your systems due to a virus or hacking attack</li> <li>Damage to third parties' systems by your forwarding a virus</li> <li>Employees creating or sending a virus to your business contacts</li> <li>Employees' hacking activities</li> <li>Employee claims for an inappropriate workplace</li> <li>PIPEDA</li> </ul>	Yes/No Yes/No Yes/No Yes/No Yes/No Yes/No
Do you allow suppliers to access your network?	Yes/No	<ul style="list-style-type: none"> <li>Damage to your computer systems due to a virus or hacking attack</li> <li>Consequential loss to your business due to downtime</li> </ul>	Yes/No Yes/No
Do you operate a bulletin board, discussion forum or chat room?	Yes/No	<ul style="list-style-type: none"> <li>Libel &amp; slander</li> <li>Breach of intellectual property rights or confidentiality</li> </ul>	Yes/No Yes/No
Do you have sensitive data accessible through your web server?	Yes/No	<ul style="list-style-type: none"> <li>Libel &amp; slander</li> <li>Breach of intellectual property rights or confidentiality</li> <li>PIPEDA</li> </ul>	Yes/No Yes/No Yes/No
Do you transact business via your website or rely heavily on email?	Yes/No	<ul style="list-style-type: none"> <li>Damage to your systems due to a virus or hacking attack</li> <li>Your lost revenue due to a virus or hacking attack</li> <li>Breaches of statutory duties regarding the advertising or sale of goods or services by e-commerce</li> </ul>	Yes/No Yes/No Yes/No
Do you hold/obtain customers' credit card details and/or personal details on your network?	Yes/No	<ul style="list-style-type: none"> <li>PIPEDA</li> <li>Third parties' financial loss due to dishonesty of your employees</li> </ul>	Yes/No Yes/No