

## SUMMARY OF COVER

### What is Esurance™?

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.

### More than just an insurance policy.

#### Cover 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 reputational 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 Data Protection Act)*
- *for misleading advertising, misleading pricing or jurisdictional issues*

\* This is only a summary of the Esurance™ cover, reference should be made to the full wording



## Esurance™

### 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 minimise the damage to your reputation

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