



***INTELLECT
PRIVACY & DATA BREACH
ENDORSEMENT***

***DID YOU KNOW?
69% of Canadian businesses reported some kind of
Cyber attack in the past year??***

Claim Example #1

A merchandise distributor that does some online sales was in the process of transferring its data and redesigned website to a new host when the old website was hacked. The hackers gained access to nearly 30,000 credit card numbers dating back five years. The merchant needed to inform its customers of the breach.

How the policy responds: Card numbers were filtered to determine that 12,000 were still active. Notification letters were sent out to the insured's customers and fraud resolution was set up to offer further support.

Claim Example #2

An employee at a small accounting firm took home her office laptop to do some work over the weekend. An ill-fated stop at the mall left her with a broken car window, a stolen laptop and exposure for more than 120,000 personal records. Her firm had been helping several large hospitals with their audits, and their patient's protected health information (which included prescriptions, procedures and diagnostic codes) was only a password away from thieves.

How the policy responds: The level of protection of the computers was assessed. To comply with privacy law, all hospitals and 120,000 patients were notified. Because the assessment and notification were properly handled the accounting firm was able to stay in business.

Are you prepared for a breach?

Sovereign General is your first line of defense in data breach preparedness, compliance and resolution. Count on Sovereign to deliver swift and thorough solutions to help safeguard and restore your business reputation and customer's trust.

Read more.....



By adding Sovereign's Privacy & Data Breach Endorsement to your Safety Instructor Policy you will have the following protection with no deductible:

Privacy Breach Liability:

- Coverage for a data/privacy breach resulting in long personal and protected information that protects your customers
- Limit of Coverage: \$250,000

Privacy Breach Expenses:

- Notification expenses to advise your customers of a breach
- Crisis management expenses such as hiring a public relations advisor
- Credit monitoring and data recovery for your customers
- Cyber investigation expenses to figure out where you went wrong
- Limit of Coverage: \$25,000

First Party Coverages:

- Digital Asset Loss – costs to restore or recollect your electronic information
- Business Interruption Loss – Actual loss and extra expenses in the event of a non-physical network outage caused by an intrusion
- Combined limit of coverage \$25,000

DATA BREACH SERVICES

Policyholders will also have access to breach preparation and crisis management services by IDT911. This includes access to an exclusive website with tips and resources on how to prepare for a data breach, and personalized assistance on how to notify customers and comply with privacy law in the event of one.