



CLAIMS EXAMPLES

A FOCUS ON CYBER CLAIMS

Cyber insurance will provide coverage for an insured's 1st Party and 3rd Party losses associated with network security breaches or the loss, theft or unauthorized disclosure of Personally Identifiable Information (PII) or confidential corporate information. This coverage could include expenses related to breach notification, extortion threats, public relations, credit monitoring, forensic investigation, defence costs and the costs of judgments or settlements.

Every business, regardless of size or industry, has an exposure and should be protected accordingly. Exposures come in the form of employee information, customer information, internet access, electronic and network activities and the overall use of technology.

Ransom Demand For Own Company Records

A law firm discovered that its entire computer system, including client's personal, financial and legal records, had suddenly become unresponsive. Multiple attempts to log on to the system failed. The office then received an email from an unidentified individual, explaining they had hacked their network, encrypting all information on the system, and would only decrypt the files when a ransom was paid. The firm was ready to make the payment but contacted Trisura first. Our cyber breach response team formulated a response strategy as the hackers were known to renege on their agreement and deliver additional malware onto the operating system. The response team helped the law firm move forward by notifying clients, regulators and the media about the incident.

Proving No Breach Had Occurred

An online retailer received a letter from its own bank advising of \$250,000 in fraudulent charges from hundreds of credit cards on the retailer's website and instructing the retailer to immediately commence an investigation and hire a forensic investigator within 48 hours. They called Trisura's cyber breach response team, and an investigation was started immediately. The forensic investigator was able to prove no breach had occurred on the retailer's end. Based on this, the bank and credit card companies both closed their investigations.

Rogue Employee Leads to Identity Theft

An employee at a payroll processing office believes he may be terminated and in response steals names, addresses, Social Insurance Numbers and other personal information from client files. He then gives this information to a friend who used the identities to fraudulently obtain credit cards. The payroll processing office noticed the breach and contacted Trisura's breach response team. The response team identified 100 client files had been taken out of a possible 5,000. The team advised the payroll office on how to notify their clients about the incident and offered credit monitoring for those affected.

An Unintended Disclosure of Personal Information

A hotel chain had a computer error where guests' credit card numbers, passport numbers or driver's licence numbers were entered into a field intended to house residential address information, which was then shared with marketing partners and/or used for a promotional mailing. Trisura's breach response team determined that 20,000 individuals needed to be notified. The response team worked with the hotel to send a letter to the hotel guests that were affected advising them of the situation and explained how to monitor for abnormal activity on their accounts.

Physical Loss of Paper Records Still Considered a Breach

A foreman at a construction company noticed that one of their offices was broken into and a lockbox containing employee contact information and direct deposit information was stolen. Even though this breach was for physical paper records and not electronic, it still put the Personally Identifiable Information (PII) at risk. Trisura's breach response team worked with the construction company to notify the dozen of employees whose information was stolen and offered credit monitoring.

About Trisura

Trisura Guarantee Insurance Company is a Canadian specialty lines insurance and surety company. Through a select network of national and regional brokerage firms, Trisura Guarantee provides innovative solutions and expertise in Contract, Developer and Commercial Surety, Directors' and Officers' Liability, Fidelity, Professional Liability including Media, Technology and Cyber Liability, Property, Casualty and Warranty products. Trisura Guarantee is rated A- (Excellent) by A.M. Best Company.

Trisura Guarantee is a subsidiary of Trisura Group Ltd., a leading international specialty insurance provider operating in the surety, risk solutions, corporate insurance and reinsurance segments of the market. Trisura Group has three principal regulated subsidiaries: Trisura Guarantee Insurance Company, Trisura International Insurance Ltd. and Trisura Specialty Insurance Company. Trisura Group is listed on the Toronto Stock Exchange under the symbol "TSU".

For more information and to download our application forms please visit our website at www.trisura.com

Refer to your policy for complete details. In case of inconsistency between this document and your policy, the policy terms, conditions and limitations will apply.