



Introducing Our Cyber Suite Program Cyber Loss Examples for Businesses

It's no secret that despite the best efforts of businesses across the country, cyber-crime is on the rise, and the impacts can be devastating.

Our Cyber Suite insurance package offers a new way to combat the effects of cyber-crime on commercial operations.

This package is comprehensive and can include coverages like:

- Data Compromise Response Expenses;
- Data Compromise Liability;
- Computer Attack;
- Cyber Extortion;
- Network Security Liability;
- Electronic Media Liability; and
- Identity Recovery.

Consider the loss examples on the next page to see how this comprehensive coverage responds*.

*This is for illustrative purposes only. For a full explanation of the coverage, please refer to your policy or speak to your agent or broker.

Crop Farm Malware Attack

A farmer clicked on a link that instantly installed malware on his farm's harvest data system. This disabled the system and resulted in unplanned interruption of the harvesting for days.

How We Responded

With professional assistance, the system software and data were restored and the insured was also able to claim for business interruption.

Losses Paid Under Cyber Suite

- Data Restoration
- System Restoration
- Business Interruption

Total Loss \$15,609

Crop Farm Malware Attack: 3rd Party Liability

A farmer opened an email attachment containing a virus. Several weeks later, he emailed data to his distributor that contained the virus and it spread to hundreds of the distributor's customers. Traced back to the farmer, a lawsuit was initiated for the damages caused by his unintentional propagation of malware.

How We Responded

Network security liability coverage paid for the legal costs and settlement of the lawsuit.

Losses Paid Under Cyber Suite

- Network Security Liability

Total Loss \$123,580

Crop Farm Data Compromise, Breach of Employee Information

An external hard drive containing payroll and banking information for a handful of employees was stolen from a farm's main office.

How We Responded

Notifications were sent to affected individuals, along with services to help them place a fraud alert with credit bureaus.

Losses Paid Under Cyber Suite

- Notification to Affected Individuals
- Services to Affected Individuals

Total Loss \$18,142

Grain Farm Ransomware Attack

A grain operation's server was hacked, launching ransomware to infect and lock down servers and workstations. \$5,000 in Bitcoin was demanded for the decryption of the corrupted files. The farm's operations were also interrupted.

How We Responded

With professional help, system access was fully restored and the insured was reimbursed for the pre-approved costs of remediating computer systems, payment of the extortion demand, as well as lost business income incurred as a result of the attack.

Losses Paid Under Cyber Suite

- System Restoration
- Cyber Extortion
- Business Interruption

Total Loss \$13,847

These days, any number of important technologies are a target for cyber crime.
Contact us today about how Cyber Suite can help protect your business!

www.MyMutualInsurance.ca

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