DUAL
making relationships count

CLAIMS EXAMPLES - CYBER & DATA PROTECTION

Profile	Background	Outcome
Eye surgery clinic, 2 locations, 15 staff and $60M turnover	An employee opened an email attachment that contained a virus. Once opened an encrypted virus was spread, causing the Insured to lose access to their network. The hackers demanded ransom payment in BITCOIN of $30,000. Both practises were able to function normally (albeit slowly) in terms of accepting and treating patients by using paper records. However, the business was not able to raise invoices as this is part of a paperless system. Forensic Investigators were able to recover the vast majority of data and restore the paperless system.	$450,000 in IT expenses, First Party damage and lost man hours.
Real estate agents, 6 staff and $40M turnover	The Insured had a Ransomware virus enter their computer system where the hacker demanded a payment of $2,500 to be made. The Insured's business was unable to function normally for 7 days.	$37,200 to cover the cost of restoring information, payment, as well as lost man hours.
Family owned beverage and snack Sales and Distribution Company, 15 staff and $10M turnover	A CrytopLocker virus infected the Insured's network forcing them to take their computers offline. It was found that the virus had also encrypted company files. A second virus was then detected, which required the server to be rebooted. This resulted in critical network outage with the sales team unable to send any orders for 2 days.	$17,350 in IT expenses and lost revenue.
Diesel service and repair agents, 15 staff and $20M turnover	An employee of the Insured opened a zip file attachment to an email which deployed a variant of ransomware malware. All the files used to open the attachment were encrypted as well as the Insured's cloud hosted files in the Cloud which included HR files and employee personal data. Engineers were able to carry on with their operations however all administrative tasks at the Insured's ceased. Our breach response team conducted a standard enquiry with the Insured's IT provider into the causation and scope. An investigation was carried out into whether a data compromise occurred given the hackers were able to access files which contained HR and personal data.	$25,000 for loss of man hours and IT expenses to repair systems.

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Profile	Background	Outcome
Engineer, 20 staff incl 3 admin and $90M turnover	The Insured had been hit with a Ransomware virus causing the server to become totally encrypted and inoperable. The extortion demand was in BITCOIN and equivalent to $50,000. The Insured notified the attack to DUAL and Charles Taylor Adjusting who investigated and determined that there was no viable back-up of the data to restore. Charles Taylor Adjusting assisted by negotiating payment of the ransom and once it had been paid, the Insured was provided with a decryption code which restored their system.	$93,250 for IT expenses to restore the system from scratch.
Accountant, 20 staff and $17.5M turnover	A former IT contractor allegedly logged-in remotely without authorisation and deleted files on the Insured's server. They also embedded spyware and downloaded viruses onto the server. However, when the police interviewed the individual, he advised that all of his computers were stolen before the Insured's computers were hacked.	$40,000 in costs incurred while restoring and repairing the server damage caused by this incident.
Online clothing retailer, 5 staff and $10M turnover	On two occasions, in January and March 2015, the Insured's computer system was affected by a CryptoLocker virus which prevented the Insured from being able to operate as usual.	$70,000 in IT expenses to restore the Insured's systems back to the position they were in before the virus.
Real Estate agents, 7 staff and $50M turnover	The Insured's network was hacked over a long weekend. The Insured deployed their existing IT outsource arrangements to respond to the attack and sought to recover these expenses as well as any additional man hours incurred during the aftermath, to return the business to normal operations.	$43,400 for the cost of restoring the network and $10,000 in additional staff hours.
Catering company, 7 staff and $5M turnover	An email was sent to the Insured's main email address (found on their website) which contained a virus. It resulted in an immediate ransom demand being received and malware virus spreading through their network. All the Insured's servers were affected and they were unable to use their payroll system for 2 weeks and had to resort to manual processes. The client's IT provider identified the issue and had to install new software. Our breach response team worked with the Insured's IT provider in the remediation plan in response to the attack.	$75,000 in IT expenses to install new software and lost revenue.
Architect, 5 staff, $10M turnover	The Insured's network was infected with a virus that was received via email and allowed the hacker to gain access to the Insured's website. DUALs breach response team investigated the matter and removed the virus and reinstated their website.	$25,500 in IT expenses.
Medical Company, 6 staff and $1M turnover	An email opened by an employee caused a virus to infect the system including personal information of patients. Our breach response team were notified and shut down the server. Data was recovered from Backup drives and new software was installed.	$85,000 in IT expenses.
Landscaper, 3 staff and $4.5M turnover	Insured experienced a Malware infection on their computer which required all servers to be restored. Our breach response team responded to the attack and cleansed the system.	$10,000 to reimburse client for IT expenses.

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