



La Playa Science & Technology
Insurance with Intelligence
www.laplayainsurance.com

Cyber Liability Insurance

Open for business online?

Then you're vulnerable.
Globally.

The convergence of technology, media and telecommunications means your business can connect with much wider markets for your goods and services than previously thought possible. But with new technology comes new risk...

Unless your business is insured with a media insurance specialist, your coverage may not protect against the special risks that accompany your forays into the online space.

What if . . .

- ... your website content breaks the law in a country you're unfamiliar with?
- ... your systems or 'cloud' were hacked?
- ... your site featured copyright or trademark material without permission (other people's logos, music, text)?



LA PLAYA

Cyber Liability Insurance

“Insurance brokers who understand and work with technology and mediatech companies are a rare breed, to be highly recommended.”
Director, technology investment house

With high-profile cases of electronic privacy breaches, businesses globally are shoring themselves up against a range of new global risks in cyberspace. As experts in customised insurance for technology and mediatech businesses, La Playa is the ideal partner to design a watertight, tailored insurance solution for your cyber risks.

Coverage can include:

- **Media & Content Liability** – comprehensive media liability including cover for user-generated content
- **Defamation** – covering your exposure to allegations of libel, slander or disparagement
- **Intellectual Property Rights Infringement** – protection against allegations of content infringement, including copyright and trademarks.
- **Breach of Confidentiality** – critical defence against allegations of violation of privacy or breach of confidential information
- **Professional Service Failure** – blanket professional negligence coverage
- **Business Interruption** – for lost income as a result of viruses, network failure or damage, hacking or cyber crime causing ‘down-time’ or denial of service
- **Jurisdiction** – because the internet is international, so is your liability exposure – you need a policy that protects you wherever you’re sued
- **Fraudulent Acts** – damages payable as the result of the fraudulent use of an electronic signature or emails where a third party has relied on these in good faith
- **Data Extortion** – protection against the threat of extortion as the result of the theft of data or damage to your computer network

Case Studies

Cyber Crime

An IT director who was dismissed by his employer in the USA took revenge by deleting valuable data. The ex-employee was jailed for the hack but the company incurred hefty recompilation costs.

Data Breach

A local authority in the UK lost an unencrypted memory stick with details of young people’s health records as well as their ethnicity, prompting a costly investigation by the Information Commissioner’s Office.

IP Dispute

An importer of computer chips that allowed people to play pirated video games infringed copyright and broke foreign laws forbidding the circumvention of copy-protection technology – resulting in a costly lawsuit.

Technology Failure

A US bank’s mobile phone banking application contained a security flaw resulting in sensitive information being saved in a hidden file on users’ phones.

Retailer Prosecuted under Data Protection Act

The UK’s Information Commissioner hauled an electronics retailer over the coals for allowing sensitive customer data to be dumped in a skip next to one of its stores.

Advice you can trust from an expert who understands you:

- Comprehensive specialist insurance
- Independent professional advice
- “Can do” culture
- Relationship-based service: your advocate during claims
- Transatlantic capability

La Playa: Insurance with Intelligence

People like you like us. Passionate. Discerning. Independent.

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