

Cyber and Data Protection Claims Examples



Eye Surgery Clinic

- ⌚ 2 locations
- ⌚ 15 staff
- ⌚ SGD12M turnover

Background

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 SGD6,000. 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.

Outcome

First Party damage and lost man hours.

Payment: SGD90,000 in IT expenses.

Landscaper

- ⌚ 3 staff
- ⌚ SGD900K turnover

Background

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.

Outcome

Reimbursed client for IT expenses.

Payment: SGD2,000.

Online Clothing Retailer

- ⌚ 5 staff
- ⌚ SGD2M turnover

Background

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.

Outcome

IT expenses to restore the Insured's systems back to the position they were in before the virus.

Payment: SGD14,000.

Insured by:



Real Estate Agent

- ⌚ 6 staff
- ⌚ SGD8M turnover

Background

The Insured had a Ransomware virus enter their computer system where the hacker demanded a payment of SGD500 to be made. The Insured's business was unable to function normally for 7 days.

Outcome

Cover the cost of restoring information, payment, as well as lost man hours.

Payment: SGD7,440.

Family Owned Beverage and Snack Sales

- ⌚ 15 staff
- ⌚ SGD2M turnover

Background

A CrypLocker 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.

Outcome

IT expenses and lost revenue.

Payment: SGD3,440.

Accountant

- ⌚ 20 staff
- ⌚ SGD3.5M turnover

Background

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.

Outcome

Restored and repaired the server damage caused by this incident.

Payment: SGD8,000.

Engineer

- ⌚ 20 staff
- ⌚ SGD18M turnover

Background

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 \$10,000. The Insured decided to pay the ransom because it was discovered that there was no viable back-up of their data to restore. Remote logins were also not possible. Once the

ransom had been paid, the Insured was provided with a decryption code which restored their system.

Outcome

IT expenses to restore the system from scratch.

Payment: SGD18,650.

Real Estate Agent

- ④ 7 staff
- ④ SGD10M turnover

Background

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.

Outcome

SGD8,680 for the cost of restoring the network and SGD2,000 in additional staff hours.

Payment: SGD10,680.

Catering Company

- ④ 7 staff
- ④ SGD10M turnover

Background

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.

Outcome

IT expenses to install new software and lost revenue.

Payment: SGD15,000.

Architect

- ④ 5 staff
- ④ SGD1.8M turnover

Background

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. DUAL's breach response team investigated the matter and removed the virus and reinstated their website.

Outcome

Cost for IT expenses.

Payment: SGD5,100.

Medical Company

- ④ 6 staff
- ④ SGD2M turnover

Background

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.

Outcome

Cost for IT expenses.

Payment: SGD17,000.