

After the Breach

Beazley has been at the forefront of defending clients in the developing and evolving legal arena of litigation and regulatory investigations arising from breaches.

Fast-changing industries confront fast-changing risks. The proliferation of data, the evolution of technology and greater demands on service providers have led to a rapidly developing legal landscape. Our claims team understands the emerging liabilities and complexities of this world and partners with you to secure the best outcome in the event of a claim.

The Beazley difference

Collaborative

We collaboratively work with you throughout each step of the claim to find the best possible outcome.

Experienced

Our claims team includes professionals, most of whom are former senior litigators, who understand the emerging liabilities and complexities of this world.

Accessible

You work directly with a claims manager who is empowered to make decisions and speed up the resolution of complex claims.

Pragmatic

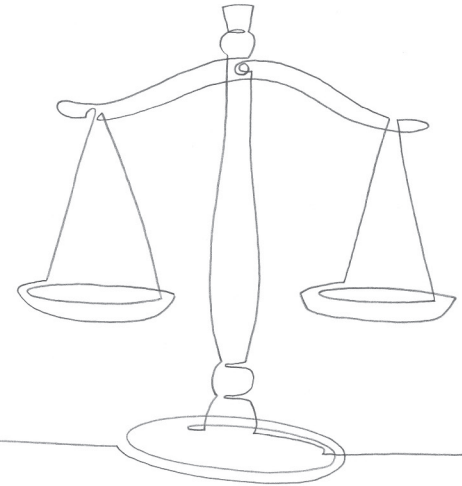
We take a practical, real-world approach to managing claims rather than “ticking boxes.” We understand that no two claims are alike and each claim presents unique challenges requiring individualised case strategies.

Flexible

We can assist you in handling claims in-house or can work collaboratively with any third party you retain.

Consistent

You will work with the same Beazley claims manager throughout the entire life of the claim: validating coverage, analysing the claim, assessing liability and developing a strategy to obtain the best possible result for your business. Your claims manager will work side by side with you until the claim is resolved.



Our claims managers work closely with you to better understand your business and claims needs, and partner with you to resolve your claim efficiently and effectively.

Case studies

- A global marketing firm that operates promotional websites for its clients, and collects personal and financial information from clients' customers through these websites, discovered that it had been breached. A forensic investigation revealed that foreign code embedded on the website was sending customers' credit card and identifying information to unidentified unauthorised recipients, compromising more than one million records. Beazley worked with the firm and privacy counsel to mobilise resources to respond to clients, customers and relevant data protection authorities. Beazley quickly approved the engagement of privacy counsel in multiple jurisdictions, forensic experts and PR consultants. Beazley worked with the firm to agree to a commercially reasonable format for submission of proof of loss and paid more than \$1 million in business interruption (BI) loss.
- A large business processing outsourcer (BPO) notified Beazley of a data breach incident after their facility was robbed and several desktop computers with unencrypted health information were stolen. The protected health data pertained to patients of several medical institutions who were clients of the BPO. The BPO was obligated pursuant to contract to defend and indemnify those medical institution clients. Beazley and the BPO reached out directly to the medical institutions and coordinated the notifications. Beazley also managed the defence of the class action litigation that was filed against the BPO and the medical institutions. The notification costs and the legal fees incurred, over \$4 million to date, were paid by Beazley and all covered under the policy.
- After a distributed denial of service (DDoS) attack that forced an online retailer to take down its website, the retailer received a demand from the hacker for several thousand dollars in Bitcoin, threatening a larger DDoS attack if the retailer did not pay. Rather than pay the monetary demand, the retailer purchased upgraded DDoS protection services in response to the threat. Beazley paid over \$60,000 in cyber extortion loss.
- An international software company suffered a malware attack affecting dozens of servers, desktops and laptops. The company incurred significant amounts in external forensic costs investigating the scope and impact of the attack, recovering data and restoring impacted systems. Beazley reimbursed the company over \$800,000 in data protection loss and privacy breach costs.
- A university's information security team became aware of a user account compromise and confirmed the account had elevated access to personally identifiable information and unique records, including SSNs. The university worked with BBR Services and panel vendors to notify 60,000 students and alumni. A class action lawsuit was filed and the university retained Beazley-recommended defence counsel. Beazley encouraged the university to get credit for security measures undertaken and suggested using other good Beazley class action precedents to lower plaintiffs' expectations. After mediation, the university settled the matter for security measures already undertaken and \$65,000 in attorneys' fees.

