



Frequently asked questions

1. What is a data or privacy breach?

A privacy breach can include the loss, theft, unauthorized access to or use of personal customer or employee information. This data can include: Social Insurance Number; bank account number, credit or debit card information; driver's licence number; medical diagnosis, patient history and medications; and, other personal information defined by provincial or federal law.

2. How can a breach occur?

There are multiple ways in which attacks or other incidents can potentially lead to a data security breach. These continue to evolve, but some of the most common that impact businesses include:

- stolen devices (laptop, PC, mobile phone, USB flash drives, etc.);
- stolen paper files;
- improper document or office equipment disposal;
- computer system or network hacked by a computer virus, leading to a security breach; and,
- unauthorized use of a computer system, resulting in unauthorized access to or use of personal information.

3. Why do businesses need protection against a privacy breach?

The threat of privacy breaches in Canada is growing—there are reports of cybercrime doubling over a one-year period. In addition to the growth of data breaches and media attention, the types of attacks are also wide-ranging and constantly evolving. Businesses that handle or store any confidential customer or employee data should be aware that they could be a target.

4. What does Intact Insurance's cyber coverage entail?

Intact Insurance's cyber offering provides three basic first-party coverages, each with base limits of \$25,000*, in the event of a privacy breach that affects the personal information of customers or employees:

- remediation expenses to cover breach remediation costs (such as notifying customers and employees; and, credit and fraud monitoring expenses).
- business interruption to cover losses, if an insured breach results in loss of the operation's income and necessary extra expenses; and,
- newly added cyber legal expense coverage for certain legal defence costs incurred as a result of a covered breach.

Coverage is easy to set up. It can be added to any existing commercial lines policy with property coverage and at least one location insured for Building or Contents, does not require a questionnaire or application form to be completed and the base coverages can be purchased for a low, introductory premium of \$96 per year.

5. Can higher limits be purchased for these coverages?

Yes. Effective June 18, 2016, for an additional premium, limits up to \$100,000 can be added for remediation expenses and business interruption coverages, and up to \$50,000 for cyber legal expenses coverage.

6. How much do the higher limits cost?

Our pricing for these higher limits will vary depending on class of business and overall exposure to privacy breaches (see examples below).

LOW EXPOSURE	MEDIUM EXPOSURE	HIGH EXPOSURE
<p>THE CUSTOMER OPERATES A BUILDING CONSTRUCTION COMPANY.</p>	<p>THE CUSTOMER OPERATES A LARGE RETAIL HARDWARE & GIFTWARE STORE.</p>	<p>THE CUSTOMER OWNS SEVERAL DENTAL CLINICS AND IS CONCERNED THAT PATIENT RECORDS MAY BE THE TARGET OF A BREACH ATTEMPT.</p>
<p>SCENARIO 1</p> <p>Remediation expenses (RE): \$50,000 Business Interruption (BI): \$50,000.</p> <p>ANNUAL PREMIUM: \$125 Price per day: 34 cents</p> <p><i>+\$29 from introductory price of \$96. \$25,000 of cyber legal expense (LE) coverage</i></p>	<p>SCENARIO 1</p> <p>Remediation expenses: \$50,000. Business Interruption: \$50,000.</p> <p>ANNUAL PREMIUM: \$163 Price per day: 45 cents</p> <p><i>+\$67 from the introductory price of \$96. \$25,000 of cyber legal expense coverage</i></p>	<p>SCENARIO 1</p> <p>Remediation expenses: \$50,000. Business Interruption: \$50,000 Cyber legal expense: \$25,000</p> <p>ANNUAL PREMIUM: \$245 Price per day: 67 cents</p> <p><i>+\$149 from the introductory price of \$96</i></p>
<p>SCENARIO 2</p> <p>If the same customer chooses limits of \$100,000 (RE) / \$100,000 (BI) and \$50,000 (LE)</p> <p>ANNUAL PREMIUM: \$235 Price per day: 64 cents</p> <p><i>+\$139 from the introductory price of \$96</i></p>	<p>SCENARIO 2</p> <p>If the same customer chooses limits of \$50,000 (RE) / \$100,000 (BI) and \$25,000 (LE)</p> <p>ANNUAL PREMIUM: \$180 Price per day: 49 cents</p> <p><i>+\$84 from the introductory price of \$96</i></p>	<p>SCENARIO 2</p> <p>The same customer decides to purchase maximum available limits of \$100,000 (RE)/\$100,000 (BI)/\$50,000 (LE)</p> <p>ANNUAL PREMIUM: \$497 Price per day: \$1.36 cents</p> <p><i>+\$401 from the introductory price of \$96</i></p>

*Limits shown are per claim and in the aggregate

7. Can a single policy include different limits for first party and business interruption?

Yes, different limits can be added to a single policy. Limits of \$25,000, \$50,000, \$75,000 and \$100,000 are currently available for remediation and business interruption. A higher limit of \$50,000 is available for legal expense coverage.

8. Where does the coverage apply?

Coverage applies to your customer's computer equipment when working at the office, from home, from temporary locations in Canada (for up to 30 days) or while travelling for business in the USA or European Union (for up to 30 days).

9. Are only breaches arising from work (the employers) devices covered?

No, certain employees' devices which are personally owned and used with permission and for business purposes at work or at home are also covered if a privacy breach arises from them. This now includes desktop PCs and tablets, in addition to laptops.

10. What types of remediation costs are covered?

Some examples include:

- expenses for public relations services;
- expenses related to notifying customers and employees; and,
- credit and fraud monitoring services

11. Who is IDT911®?

Intact Insurance is working with IDT911, an independent service provider of identity and data-risk management, to provide resolution services, education and assessment tools for brokers' customers. In addition to the endorsement coverage, brokers' customers will have access to information from IDT911, whose specialty is in:

- raising awareness about evolving technology and data threats;
- educating customers on how it could impact their business; and,
- providing remediation planning and support services to customers in the event of a breach.

12. What IDT911 services do your customers have access to?

IDT911 provides access to a knowledge base of tools, information and education—all accessible via a secure log-in. Additionally, IDT911 provides breach response services that do not draw from the coverage limit and helps customers prepare for and plan for a breach. Some of these services could include:

Breach counseling

Determine if a privacy breach occurred.
Assess severity of the event.
Explain breach response requirements and best practices.

Crisis management

Time-saving professional service to guide customers in handling a breach.
Work closely with the customer and claims to outline an action plan.

Remediation services

Service recommendations to impacted individuals such as notification,
call handling and monitoring products.

13. How can your customers access the IDT911 knowledge base?

Go to: www.intactinsurance.breachresponse.ca

Global username: Intactinsurance1

Global password: Intactinsurance1

Note: The first time you log in, you will be prompted to create a unique username and password.

14. In the event of a privacy breach, what should customers do?

At the first sign of a breach, customers should call the Intact Insurance claims department at 1-866-464-2424.

Our adjusters will complete an initial loss assessment and advise the customer of the next steps. The adjuster will connect the customer with IDT911 breach consultants who will identify how best to handle the breach. IDT911 breach consultants are also there to:

- assist with crisis management, answering questions, and listening to any concerns the policyholder might have;
- provide necessary documentation; and,
- provide industry best practices regarding the handling of a breach.

15. Which customers would benefit from this coverage?

Our cyber coverage is ideal for small to medium-sized business customers and available to any customer with a commercial property policy.