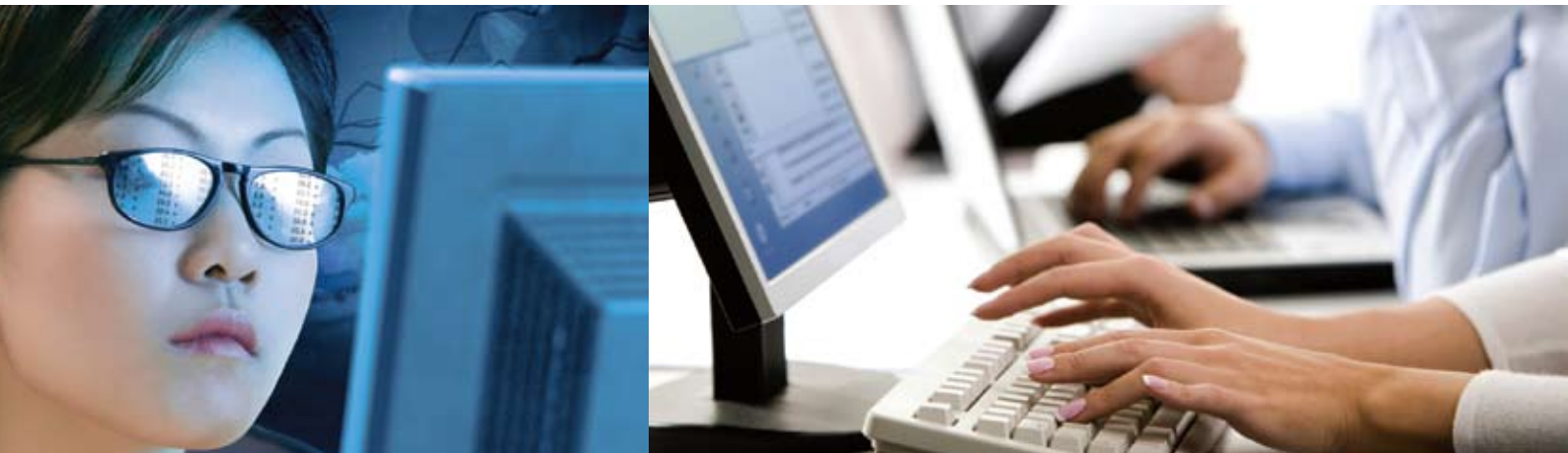




ACE DataGuard Advantage



Today organisations throughout the world rely on information technology to carry out their business. Whether from the private or public sectors, from the smallest to the largest organisations, computer systems are at the centre of business.

Whether the computer systems are public facing such as brochure websites, e-commerce, point-of-sale, or B2B, or back-end systems such as transactional processing, order administration or client relationship management, companies rely heavily on the up-time of these systems.

This reliance on information technology has brought with it new risks. Loss or corruption of data can have a debilitating effect on an organisation's ability to operate. The threat of virus or hacker attack and the loss of sensitive data can also cause problems and pose threats to an organisation's revenues and ultimately profit.

At ACE we have created solutions to these new risks by identifying the specific exposures, both first party and third party, and providing indemnity under our new **ACE DataGuard Advantage** policy.



What are the exposures?

First-party exposures

These are losses that directly affect the insured's own systems and business, and which directly impact their balance sheet.

ACE provides the following covers to protect these exposures:

1. Data cover

This provides cover for costs incurred in connection with the loss or corruption of data, and the restoration of that data thereafter. The causes of the data loss and/or corruption include:

- ▶ Network security breach
- ▶ Unauthorised use of the computer system
- ▶ Computer virus
- ▶ Accidental damage or destruction of data media
- ▶ Human error

2. Business income and extra expense

This cover is a vital element which helps a company to survive the impact of the loss of business income suffered due to a failure of their computer systems.

3. Crisis management and notification costs

When a network or cyber incident occurs, it can have a devastating effect on the reputation of the company and the confidence of its customers. This section of the policy provides funds, in the event of an incident, to enable the insured to hire expert assistance to mitigate the effect of the incident. In the event of a data breach the cost of notification of that breach to all relevant parties will also be covered.

Third-party exposures

These are sums an insured may become liable to pay to others as a result of trading electronically or of storing or using data electronically. The policy provides protection in respect of:

1. Disparagement, plagiarism and infringement

A company may become inadvertently liable to pay damages or incur costs where it is accused of one or more of the above activities, perpetrated through the use of their computer systems and websites.

2. Rights to privacy or breach of confidence

As more information is acquired and stored breach of privacy or confidence is of increasing concern. This section provides protection against liability arising from such breaches.

3. Transmission of virus and denial of service

A virus finding its way into your computer system can have a devastating affect. Similarly the transmission of a virus to a third-party can have the same affect on their computer system.

In addition, companies who rely on your computer system to function for the continuance of their business can be severely affected should they be unable to access your computer system through a failure or denial of service attack.

This section provides protection against liabilities arising from such situations.



Why purchase ACE DataGuard Advantage?

Traditional liability, property and business interruption insurance policies do not provide adequate protection against the new and emerging risks associated with computer systems and the storage of data. With ACE DataGuard Advantage you can go about your business safe in the knowledge that your company is protected by a leading-edge policy specifically designed to confront and address cyber threats and risks.

Working with ACE Europe

The ACE Group of Companies is one of the world's largest providers of commercial property and casualty insurance and reinsurance. With operating subsidiaries in more than 50 countries we write business with clients in over 140 countries and are supported by a workforce of 16,000.

ACE European Group is a member company of the Group and is headquartered in London. ACE European Group has established branch offices in 19 countries across Europe, Freedom of Services permission to provide insurance services to clients in 30 EEA countries and affiliates in Egypt, Bahrain, Pakistan, Russia and South Africa, altogether employing more than 2000 people.

ACE European Group is rated A+(strong) by Standard & Poor's and A+(excellent) by A.M. Best.

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