

CASE STUDY

EXPEDITION ORGANIZER



— INCIDENT – POTENTIAL DATA INCIDENT

The client, a company specializing in expeditions, discovered that sensitive information relating to its clients had been stored on a personal drive. The drive, owned by a former employee, held medical details and passport information for a group of customers who had attended a previous expedition. The client became concerned about the potential risks to the data as well as the possible resulting harm to their reputation.

— AXIS RESPONSE

The AXIS Incident Response Manager assembled a panel of cyber experts including privacy counsel to advise on next steps and any legal obligations.

In addition, a risk assessment was conducted to ensure the data hadn't been stored with malicious intent.

The risk assessment showed the former employee had stored the data on their personal drive for easy access during the expedition. Instructed by the privacy counsel, the client wrote to the employee requesting that they delete the data.

— OUTCOME

As the reason for storage was considered justified, with no malicious intent, the privacy counsel confirmed that the client was not obligated to inform regulatory officials. The former employee removed all the information, which was confirmed by the privacy counsel. Due to the active management of the claim, the incident was resolved in just over a month.

KEY CYBER COVERAGES TO CONSIDER

- Incident response costs
- Reputational harm
- Privacy liability

PREPARE

- Prepare an Incident Response Plan and practice it regularly
- Run tabletop simulations and penetration tests
- Provide cyber security and awareness training to all staff, and do due diligence on external contractors and in the case of business acquisitions
- Apply multi-factor authentication passwords across the business and call-back authentications for money transfers
- Keep up to date with data regulations to avoid 'own goals'

Claims examples may be based on actual cases, composites of actual cases or hypothetical claim scenarios and are provided for illustrative purposes only. Facts have been changed to protect the confidentiality of the parties. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.