



ACE Dataguard

e-risks in the 21st century

Data and the functions of an IT operating network system are amongst the most valuable assets of a 21st century organisation.

The creation of automated real time business process systems has undoubtedly enabled significant improvement in all business productivity. Organisations have become heavily reliant on their IT networks and connectivity to the internet, in order to carry out their operations. The business interruption associated with the failure of these networks can be as dramatic as with any tangible property loss.

Standard business interruption and property insurance policies are designed to cover the business risks associated with traditional losses where physical damage or loss to property has occurred. (Data, IT networks and computer programmes are intellectual property).

Most businesses are therefore **NOT** covered for the operational threats emanating from a myriad of new issues and risks associated with network failure and the non-traditional perils that could have a severe impact on their business operations.

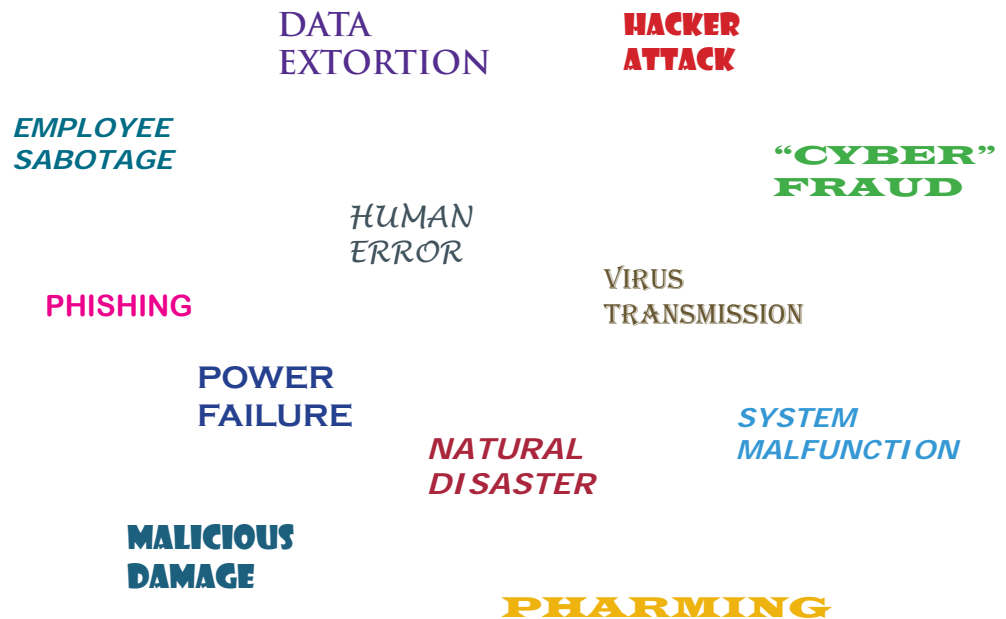
Non-traditional perils facing IT networks



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Use the check list below to assess how dependent many organisations are on the operation of their computer and telecommunications networks

- Interactive website for orders/booking/sales
- Use of real time cash or credit card transactions
- Automated stock control or logistical management
- Processing and tracking of orders
- Operation of machinery and plant, either on site or remotely
- "Paperless" office relying on the network to store documentation, plans or designs as digital data
- Update and management of client, customer and patent files
- Process accounting functions or issue documentation
- Running of telecommunications or security CCTV systems

DataGuard from ACE

DataGuard has been specifically designed for companies who have a dependency on their computer network. It bridges the gap in cover with traditional policies and provides leading edge protection to take away the resulting first party financial loss, loss of network revenue, data reconstruction and company image re-establishment costs.

Key Coverages

- Loss of revenue and extra expense resulting from when a system is interrupted
- Disaster recovery activation costs
- Additional staff expenditure/overtime payments
- Costs for replacing, restoring or re-collecting data which has been corrupted or destroyed by network failure, error, attack or sabotage
- Public relations expenses, in order to rebuild reputation following a system outage

To discuss this further contact:

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