CYBER RISKS

Camargue

IT TAKES 20 YEARS TO BUILD A REPUTATION AND FIVE MINUTES TO RUIN IT.
– WARREN BUFFET

STAY SECURE. STAY COMPLIANT. STAY AHEAD.

THE NEED:

In an era where businesses rely heavily on digital systems and data, cyber threats have become one of the most significant risks organisations face. Cyber insurance provides a critical safety net, covering costs related to data recovery, legal fees, business interruption, and regulatory fines. By investing in cyber insurance, businesses can mitigate financial risks, enhance resilience, and ensure continuity in an ever-evolving digital landscape.

THE SOLUTION:

A comprehensive solution combining Technology PI and Cyber Insurance to assist your company in effectively managing digital risk. The Tech PI component safeguards against claims stemming from errors, omissions, or negligence in the provision of technology services or products. Complementing this, the Cyber Insurance provides vital coverage for incidents such as data breaches, ransomware attacks, business interruption, and regulatory investigations.

THE COVER:

TECH PI

- **Professional Services**: Covers the Insured's liability arising out of negligence in their work.
- **Multimedia Liability**: Covers the Insured's liability arising out of any physical or electronic publication.

CYBER

- **Security and Privacy Liability**: Covers the Insured's liability arising out of its negligence in preventing a computer security breach.
- **Data Recovery and Loss of Business Income Coverage**: Provides a form of business interruption cover and also covers the cost of restoring the Insured's lost data.
- **Privacy Regulatory Defence and Penalties**: Covers liability as a result of not complying with laws relating to privacy.
- **Crisis Management Costs, Customer Notification Expenses and Customer Support and Credit Monitoring Expenses**: Mitigates expenses related to managing the public and internal response to a cyber event and costs required to notify affected individuals whose data may have been exposed.
- **Data Extortion**: Covers the cost of validating and terminating the threat of a security breach.

WITH CAMARGUE YOU'RE NOT JUST GETTING INSURANCE, YOU'RE GETTING A TRUSTED PARTNER DEDICATED TO PROTECTING YOUR BUSINESS.

AUTHORISED FINANCIAL SERVICES PROVIDER, LICENCE NUMBER: 6344. APPROVED LLOYD'S COVERHOLDER PIN: 107824DRW
Camargue Underwriting Managers (Pty) Ltd. Co. Reg. No. 2000/028098/07.
33 Glenhove Road, Melrose Estate, 2196. Telephone: 011 778 9140, E-mail: camargue@camargueum.co.za, Website: **www.camargueum.co.za**.

UNDERWRITTEN BY THE LICENSED INSURERS:

Certain underwriters at **Lloyd's**

DATE AUG 2026

THE BENEFITS:

COMPREHENSIVE COVERAGE:
Our policy offers comprehensive, full-coverage protection across all insuring agreements.

SINGLE POLICY WORDING:
We offer a single, comprehensive policy wording for Cyber and Tech PI, eliminating confusion and ensuring seamless, consistent coverage.

CRISIS COMMUNICATION & PUBLIC RELATIONS:
We offer professional PR and crisis management support to protect your brand's reputation in the event of an incident.

SECURITYVUE CYBER SCAN (SCS):
SecurityVue is a non-intrusive external scan of your internet-facing application and software. It evaluates your exposed attack surface and identifies potential security issues that can lead to a successful cyber-attack. The scan identifies the most critical issues and removes any unnecessary noise.

24/7 TELEPHONIC SUPPORT:
Our expert team is just a call away, providing guidance and support whenever you need it.

BRIT DATASAFE:
A global platform providing access to a dedicated training coordinator, interactive online training, phishing simulations, unlimited expert advice, and much more.

LEGAL SUPPORT:
Access to expert legal assistance to help navigate regulatory requirements, disputes, and liability concerns.

PRIVATE ARBITRATION:
Resolve disputes efficiently and confidentially through private arbitration, reducing costly and time-consuming litigation.

WHEN CYBER THREATS STRIKE, WE'VE GOT YOU COVERED.

POTENTIAL POLICY TRIGGERS:

HACKING:
An unauthorised intrusion into a computer system, network or digital device.

RANSOMWARE ATTACK:
A hacker encrypts a company's data and demands a ransom for the decryption key.

DATA BREACH:
Customer data is leaked due to a compromised database.

DENIAL OF SERVICE (DOS) ATTACK:
A cyberattack takes down a company's website or systems, preventing access to services.

THIRD-PARTY LIABILITY:
A software vendor's product is compromised, affecting client systems.

THEFT OF DIGITAL ASSETS OR INTELLECTUAL PROPERTY:
Hackers steal proprietary algorithms or trade secrets from a company's servers.

EXTORTION:
Hacker demanding payment to stop an attack, decrypt data, or prevent data exposure.

DOWNSTREAM ATTACK: A business is compromised by a hacker who inserts malicious code into a routine software update.

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