Protecting patient trust

1. The Event

A ransomware attack by Black Suit encrypted systems and exfiltrated 507GB of data from a major medical device distributor. The breach affected online shop, retail, and wholesale operations, crippling access and exposing highly sensitive personal information.

2. The Impact

The attack brought down all IT systems. Exfiltrated data included financials, employee records, and sensitive customer information, posing significant regulatory, reputational, and operational risk across the company's B2B and B2C activities.

3. The Problem

The Insured needed urgent help with containment, recovery, compliance with local regulations on cyber and privacy and data subject management. Over 300,000 documents required review to identify affected individuals and respond to potential requests and obligations.

4. The Solution

Chubb deployed legal and forensic experts. Backups enabled fast system restoration, while forensics handled containment. Legal teams managed bespoke notifications. Due to reputational risk, a ransom was paid, with the threat actor confirming data deletion.

5. The Outcome

Operations resumed quickly, with no regulatory or legal fallout. Data subjects were informed promptly and no claims were made. A forensic report helped the Insured strengthen defences to prevent future incidents.

This claims example is for illustrative purposes only. Coverage and claims outcomes vary based on individual circumstances and your specific policy terms and conditions.

CHUBB

Swift action and sound judgement

Policy triggered: Cyber

The Chubb difference:

Proactivity
Chubb acted immediately, deploying a coordinated team of legal and forensic experts. Early identification of key risks meant regulatory obligations were met fast, and sensitive communications were ready before any public or media escalation.

Technical ability
Chubb's forensics partner rapidly contained the breach and restored systems from clean backups. A detailed root cause analysis supported recovery while strengthening long-term cyber resilience across the Insured's infrastructure.

Commerciality
Faced with reputational risk and potential fallout, the Insured opted to pay the ransom. Chubb supported the decision pragmatically, helping secure data deletion assurances and a fast return to business without legal or regulatory claims.