# Protecting the vulnerable


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### 1. The Event

Hive ransomware encrypted the Insured's systems and likely exfiltrated 874GB of sensitive data, including tenant and employee records – compressed into .ZIP and .RAR files.

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### 2. The Impact

Operations were paralysed. Repair scheduling, rent collection and telephony were all halted. Exposed data included information on vulnerable tenants and personal staff records.

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### 3. The Problem

The Insured needed urgent containment, breach analysis, and help meeting compliance with local regulations on cyber and privacy. The risk to at-risk individuals also required police involvement.

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### 4. The Solution

Chubb deployed expert legal, forensics, and PR vendors. Legal counsel led regulator liaison and bespoke data subject comms; forensics managed containment; PR guided internal and external messaging.

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### 5. The Outcome

Operations resumed faster and cheaper than expected. The regulator closed its investigation without criticism, reassured by the Insured's transparent, well-documented, and collaborative response strategy.

*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®

## Prioritising people in a crisis

**Policy triggered:** Cyber

### The Chubb difference:

- **Empathy**
  Given the sensitivity of the data, particularly relating to vulnerable tenants, Chubb ensured that the Insured's response prioritised individual wellbeing. This included bespoke communications, close liaison with authorities, and proactive steps to reduce the risk of further harm.
- **Dialogue**
  Clear, continuous dialogue with regulators, police, and data subjects was essential. Chubb's legal and PR vendors helped the Insured maintain transparency throughout, which ultimately led to trust from stakeholders and a smooth closure of regulatory investigations.
- **Solutions focussed**
  Chubb coordinated a rapid, multi-disciplinary response that enabled the Insured to resume operations quickly, contain reputational fallout, and meet compliance demands, demonstrating the value of a pragmatic and action-oriented approach.