

CASE STUDY

Meet Jingyi from Technopreneur MY

HER BUSINESS

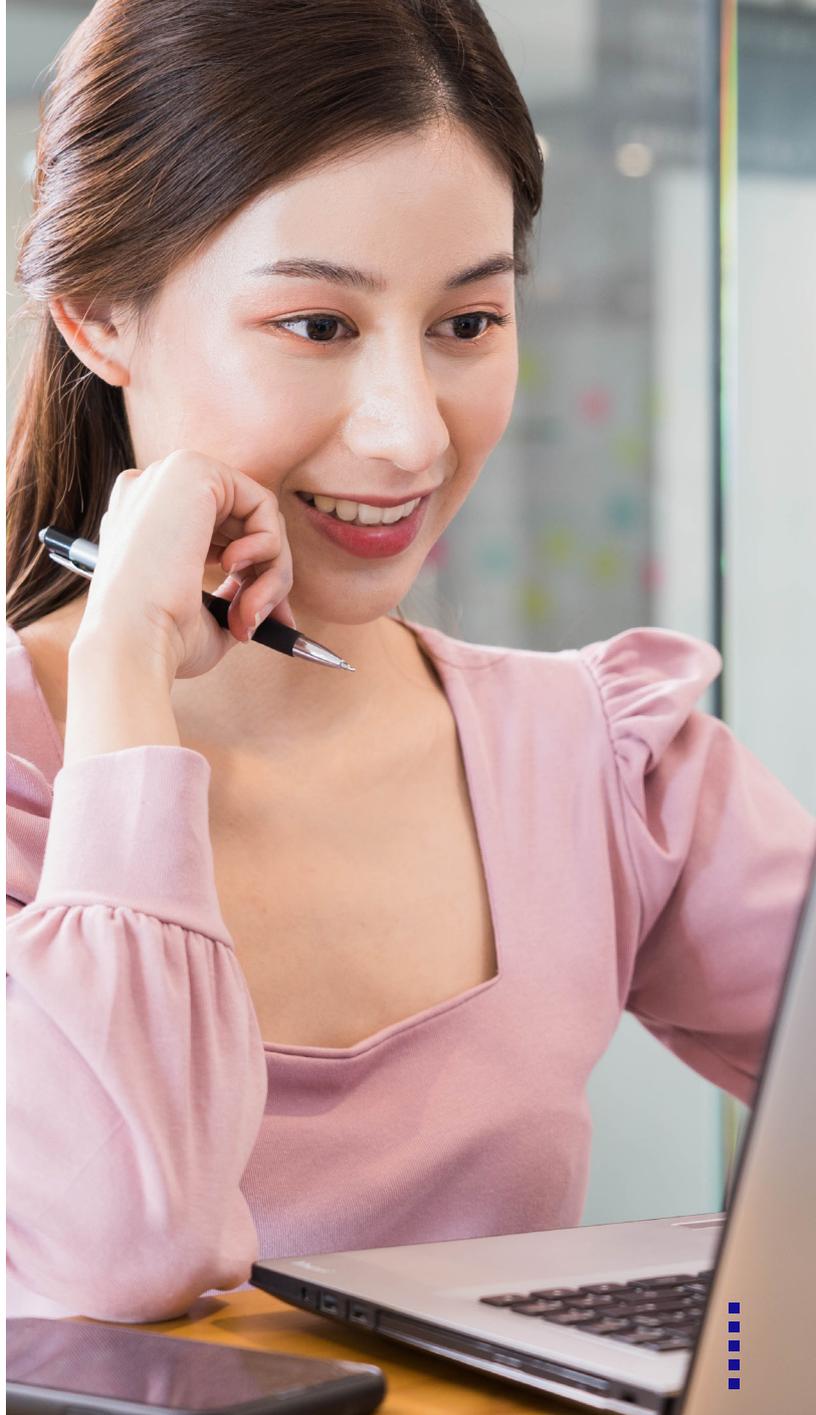
Jingyi owns a small technology consultancy business that works with clients across Southeast Asia to manage their digital assets and online events. Her company has recently been signed on as an approved vendor partner for a large government-linked statutory board.

WHAT HAPPENED

While doing data migration work for a government stakeholder, Jingyi's team had accidentally uploaded data to an incorrect destination, exposing confidential client-side data to the public. While this incident was detected and addressed within half an hour, it still amounted to a significant data leak and was brought to the attention of data privacy regulators – who have sanctioned her company and imposed a fine on her.

Chubb's Coverage

Covered by Chubb's cyber liability policy, Jingyi got assistance from Chubb's claims team to negotiate a successful settlement agreement and a feasible payment plan for the fine.



Please contact your insurance intermediary or Chubb for a tailored solution for your business.

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Meet Benjamin from Top Corporate Services

HIS BUSINESS

Benjamin runs a medium-sized corporate services firm that is headquartered in Kuala Lumpur but services clients across the country. For Benjamin to run his business seamlessly, he needs a national workforce that has a greater level of work flexibility in order to meet growing client demands.

WHAT HAPPENED

During the COVID-19 pandemic, Benjamin's team faced difficulty in travelling between states and adopted work-from-home as their default arrangement. Whilst this was part of the proper safe management measures, some employees did not have proper filing cabinets at home but still had to bring large volumes of files back home for work. One of his employees stored large catalogues of materials beside a work desk, which one day ultimately came crashing down, causing a slight skull fracture and concussion.

Chubb's Coverage

Chubb provided Work Injury Compensation to Benjamin to pay for his employee's medical bills, as he had a valid Group Personal Accident Insurance policy that included coverage for work from home.



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CASE STUDY

Meet Anusha from EduWorld Online

HER BUSINESS

Anusha manages an online education portal that offers specialised learning courses and tuition for children from the ages of 6 to 16. The rapid growth of her business led her to migrate all her user's data to the cloud, which also contains student and parent profiles, contact information and payment details.

WHAT HAPPENED

A disgruntled former employee from Anusha's staff illegally accessed her cloud database and made an unauthorised copy, which he had then sold to competitor companies. Upon discovery, it was found that the former employee had breached Malaysia's Personal Data Protection Act and Anusha's customers were notified that their data was exposed.

Chubb's Coverage

Chubb helped Anusha by retaining a crisis communications professional locally and a forensics firm from its cyber incident response team. A call centre was also established, and credit monitoring was offered to all affected customers.



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This example is illustrative only. The claim scenarios described here are hypothetical and are intended to show the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to an actual claim.

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CASE STUDY

Meet Damien from Neeto Communications

HIS BUSINESS

Damien runs a 30-person public relations and communications agency. The pandemic has forced him and his team to work remotely with flexible work arrangements. This has led to a rise in new risks to his employees and the company's business reputation.

WHAT HAPPENED

A senior director from Damien's team attended a client media conference event while inebriated, behaving inappropriately and disclosing confidential information about an upcoming product launch, violating a non-disclosure agreement. This led to the client severing ties with Damien's business.

Damien terminated the director, who is now also filing a discrimination lawsuit against the firm for failing to abide by due process in his termination citing his seniority and age.

Chubb's Coverage

Chubb provided D&O liability insurance to address this issue.

Chubb's Directors & Officers Liability Insurance can be extended to cover Employment Practice Liability.



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