

Meet Sarah from Timely Accounting Limited

HER BUSINESS

Sarah runs a medium-sized accounting firm that has global customers. In order to stay competitive, she must keep up with a workforce that requires a new level of work flexibility and isn't always physically in the same place. With that, comes risks that were never part of the status quo before. See how Chubb can help in four different ways.



WORKPLACE SCENARIOS

Securing the remote office

With the flexibility to work from anywhere, it's difficult for Sarah to ensure that each individual workspace is secure, and that her employees are all adhering to the company's security guidelines.

Due to a human error, one of her employees mistakenly allowed remote computer access to a hacker, which led to a cyber-attack on her company's server. On a separate occasion, another employee used an unsecured file sharing platform and exposed confidential information, resulting in two cyber breaches for the organisation.

Coverage Section

Cyber 

Travelling with care

A team was supposed to travel overseas for a project but learns that there is growing risk of civil unrest in the area on the day prior to departure. Sarah cancels the trip which incurs expenses and missed opportunity cost, and realises she needs a new framework to define essential business travel — and a plan for handling the unexpected.

Coverage Section

Business Travel Accident 

Adequately covered, even when working from home

During the COVID-19 pandemic, Sarah's team adopted work-from-home as their default arrangement. Whilst this may be part of their safe management measures, some employees did not have proper office equipment at home. One of them developed carpal tunnel syndrome on her right hand, after months of hunching over her laptop, and needed surgery.

Coverage Section

Work Injury Compensation / Work From Home Insurance / Group Personal Accident 

Lack of social media guidelines

The company's social media manager posts something on the company's LinkedIn account that is misleading and defamatory to an employee of one of their competitors, triggering a defamation lawsuit against the company.

Coverage Section

General Liability 
(on request)