

# SWAN

## Specialty Risks Solutions



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In today's world, it is of utmost importance to protect your business from complex risks. At **SWAN**, our experts have designed special insurance covers to ensure your company's long-term viability.

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## Why do you need Cyber Liability Insurance?

Cyber Liability Insurance covers financial losses resulting from data breaches and other cyber events like network intrusions, phishing attacks, ransomware, etc.

## How can you be at risk?

Your organisation could be exposed if it relies on technology to conduct business by sending and storing electronic data while having a vulnerable or low level of network security.

## How do we protect you?

Besides insurance protection, we also provide an

### **Array of 24/7 Services:**

- Hotline
- Crisis Consulting
- Forensics
- IT Expert
- Accounting Expert
- Legal Expert

### **First Party Coverages:**

- Loss or Theft of Data
- Privacy Breach
- Business Interruption
- Cyber Extortion
- Reputational Risks – Crisis Management Costs
- Payment Card Industry Data Security Standard (PCI – DSS)

### **Third Party Coverages:**

- Confidentiality Breach Liability
- Privacy Breach Liability
- Network Security Liability
- Media Liability

## What do we need?

- Duly filled Proposal Form including Company IT Security Procedures and Risk Management
- Latest Financial Statements
- Company Profile/Official Website



# Cyber Liability

## Why do you need D&O Insurance?

It is a specific insurance cover designed to protect individual from personal losses if they are sued for Breach of Fiduciary Duty while serving as a Director or Officer of an organisation.



# Directors & Officers (D&O)

## How can you be at risk?

You could be exposed to risk when the company cannot afford indemnification at time of lawsuit or dissociate itself from the accused Director or Officer. Personal assets might be at stake if damages need to be paid.

## How do we protect you?

### By providing coverage for:

- Individual Directors and Officers when they are not indemnified by the company for financial or legal constraint (Side A Cover)
- Organisations, when they indemnify the Directors and Officers, that is reimbursement (Side B Cover)
- Publicly Traded Companies for securities claims brought against them (Side C Cover)
- Breach of Fiduciary Duty
- Employment Practices Violation
- Defence Costs in defending claims
- Outside Directorship Liability

## What do we need?

- Duly filled Proposal Form
- Latest Financial Statements/Annual Report (or Business Plan with Financial Forecast if newly incorporated and no FS is available yet)
- Structure Chart/Organigram



## Why do you need PI Insurance?

Our cover shields your business in case of potential financial losses resulting from legal liability.

### How can you be at risk?

You could be exposed to risk if it is alleged that you have given wrong advice or acted negligently, causing your client to lose money.

### How do we protect you?

#### By providing coverage for:

- Actual or Alleged Negligent Act or Omission (including errors, misstatements, misleading statements, breach of duty, breach of confidentiality in the performance of or failure to perform Professional Services)
- Unintentional Infringement of any Intellectual Property Right of any Third Party, other than Patents and Trade Secrets
- Defamation – Libel or Slander committed unintentionally
- Defence Costs in defending claims

### What do we need?

- Duly filled Proposal Form
- CV of Key Principals
- Company Profile or Official Website
- Latest Financial Statements
- Standard Contract/Client Service Agreement

# Professional Indemnity (PI)

## Why do you need Commercial Crime Insurance?

Commercial Crime Insurance provides protection from financial losses related to business-related crime, including fraud, theft, forgery, dishonesty of employee and electronic crime.

## How can you be at risk?

You are exposed to risk when a crime is committed by an Employee (Internal) or any other person (External), you might not only lose your money (first-party loss), but also money in your care custody and control (third-party loss).

## How do we protect you?

### By providing coverage for:

- Employee Dishonesty and Fraudulent acts committed by any other person
- Forgery or alteration of Cheques, Drafts, Promissory Notes or similar instruments
- Theft of Money and Securities on and off the insured's premises or a financial institution's premises (in your care, custody and control)
- Computer and Funds Transfer Fraud by way of fraudulent entry or change to electronic data or computer programs
- Money Orders and Counterfeit Money accepted in good faith in exchange for goods or services
- Legal fees, Investigative Specialist and Claims Preparation Costs
- Fake President Fraud/Social Engineering Fraud\*/ Impersonation Extension can be provided upon satisfactory review/assessment of underwriting information and at an additional premium

## What do we need?

- Duly filled Proposal Form(s)
- Latest Financial Statements

\*Social Engineering is the art of pretending or pretexting to be another person with the goal of gaining access to a system or manipulating someone to obtain money fraudulently. It can be done by sending fraudulent e-mails to instruct funds transfer.



# Commercial Crime

## Why do you need Med Mal Insurance?

Med Mal Insurance is a specialised type of professional liability insurance designed to protect physicians and other medical professionals for liability arising from disputed services that result in a patient's injury or death.



# Medical Malpractice (Med Mal)

## How can you be at risk?

As a physician/medical professional, you are exposed in the event a patient or their relatives sue you for medical negligence and failure to provide adequate health care, resulting in injury or even death.

## How do we protect you?

### By providing coverage for:

- Actual or Alleged Breach of your professional duty in terms of your scope of practice, including wrong advice and service rendered
- Unintentional Breach of Trust
- Defamation – Libel or Slander committed unintentionally
- Defence Costs in defending claims

## What do we need?

- Duly filled Proposal Form
- CV of Medical Professional



# Single Project Professional Indemnity (SPPI)

## Why do you need SPPI Insurance?

**If you are a Professional/Service Provider**, your Annual PI might not have the appropriate Limit and does not cover large projects, for which work is done through consortium or Joint Venture.

**If you are a Project Owner**, the SPPI coverage is an insurance solution arranged around the lifecycle and needs of a specific construction project covering all service providers involved.

## How can you be at risk?

As a **Professional/Service Provider**, you could be exposed in the event the other parties involved in the project blame you for defect or damage.

As a **Project Owner**, you could be at risk if disputes arise between service providers or their insurers regarding liability for damages.

## How do we protect you?

### By providing coverage for:

- Primary 'Ground Up' Cover for the design team for the duration of the project (Design, Build and Completion)
- Negligence in Professional Services (Long-Term Cover)
- Costs related to rectifying a Design/Workmanship Defect
- Defence Costs in defending claims

## What do we need?

- Duly filled Proposal Form
- Details of Project including all Relevant Reports
- CV of Key Principals/Professionals
- Profile of Insured Parties





# Film Producers Indemnity (FPI)

## Why do you need FPI Insurance?

FPI Insurance is a specialised cover that will protect your production budget from losses that may arise during the production.

## How can you be at risk?

You are exposed when circumstances that are beyond your control arise, like injury, illness or death of cast members, or delay or abandonment of a shoot.

## How do we protect you?

### By providing coverage for:

- Nominated Key Cast and Crew
- Extended Pre-Production Cast Insurance
- Loss of Negative Film, Digital Media and Tape
- Loss, damaged or destroyed Props, Sets and Wardrobe
- Loss, damaged or destroyed Hired Equipment
- Extra expense in the event of the Interruption, Postponement, or Cancellation of the Production
- Third Party Damage
- Loss, damaged or destroyed Office Contents – Film Producers
- Loss of Money caused by Theft
- Errors and Omissions Extension (Separate Cover)\* can be provided upon satisfactory review of underwriting information and at an additional premium.

## What do we need?

- Duly filled Proposal Form
- Production Budget
- Script and Synopsis
- SFX Risk Assessment
- Details of all Stunts Breakdown
- Confirmation if any Drone will be used. If so, proof of insurance from the Drone Operator is required as well as confirmation that all use is within CAA guidelines
- Cast DOOD (Shooting Schedule)

\*Error and Omissions Extension Cover: We provide indemnity to you for any compensatory damages that you may become legally obligated to pay following any act, error, or omission, arising from Invasion, Infringement, Libel & Slander, Plagiarism, Unfair Competition and Breach of Contract related to the production.



## Why do you need K&R Insurance?

K&R Insurance protects Corporations and Individuals against financial losses resulting from kidnapping, extortion and ransom demands.



# Kidnap & Ransom (K&R)

## How can you be at risk?

Your organisation is particularly exposed if it is well-known and if its key leaders or employees frequently travel to countries where kidnapping risk is high.

## How do we protect you?

### By providing coverage for:

- Ransom (Money/Marketable Goods requested as demand)
- Loss of Ransom in Transit (Ransom destroyed/damaged while in transit)
- Crisis Consultant Fees (Independent Professional Crisis Management)
- Legal Liability (Following an action to request damage)
- Personal Accident (Death, Permanent Disablement, Loss of Extremity)
- Disappearance Investigation Expenses (Costs for an Independent Security Company)
- Threat Expenses (Costs for an Independent Security Company)
- Emergency Repatriation and Relocation Costs (Costs to return to Resident Country)
- Business Interruption Loss (Loss of Gross Profit following an Insured Event)

## What do we need?

- Duly filled Proposal Form including Travel Pattern (Number of stays and duration per location)
- Latest Financial Statements
- Company Profile

