



**We bring
certainty to
your plans.**

ICT Care, protect the continuity of your ICT system



the insurance architects

ICT, the sting in your balance sheet

Background

ICT is increasingly becoming integral to the activities of all companies. Hence a smoothly functioning ICT environment is absolutely essential. However, the ICT infrastructure is vulnerable to several major and minor risks day after day. As all these hazards jeopardise a company's net profits effective protection against ICT-related risks is of crucial importance.

Maintaining turnover

A defective ICT infrastructuur, ICT applications that fail to perform to full potential, data loss,... Each one of these are items have a huge financial impact on a company's turnover. Production comes to a standstill, contractual commitments cannot be observed and customers disappear. Or customers hold you liable for losing or misusing their data. It is difficult to assess the financial impact on a company's net profits but it is often a lot higher than imagined, such that it is questionable whether the company even has a future to look forward to.

Growing security challenges

The ICT infrastructure available to businesses, including SMEs, will have to contend with even more risks in the coming years. As a result of viruses, data breaches, hackers, botnet activities,... business data ends up in the clutches of criminals, while breakdowns, disk crashes or the theft of computer equipment can also cripple business activities. And on top of that, errors by company staff or third parties, in the case of cloud computing, create an additional threat to a company's longevity.

Protect the continuity of your ICT system and your company

Companies are best-advised to take preventive measures to ensure absolute protection for their ICT environments but unfortunately this is no guarantee of being able to prevent damage. Standard ICT insurance currently offers only incomplete coverage. The insurance covers only damage to hardware, the costs of manually entering data or operational stoppages subsequent to material damage. If you are keen to provide the best possible protection against the financial impact of any ICT-related damage, also when your company is under attack from third parties, ICT Care can offer you a comprehensive solution to maintain your turnover.

ICT Care, all-round protection for ICT systems

In recent years, ADD has been compiling information and data from thousands of small and large companies as a basis for developing its own cybercrime policy. ICT Care insurance offers all-round protection against the consequences of ICT system damage or breaches. The policy comprises three specific modules. This means companies are able to enjoy both the support of ICT specialists and legal experts and protection against cyber attack and system crashes.

Module 1: Data protection and liability (obligatory)

If you suffer from a cyber attack or a system crash all you have to do is call the emergency number, whereupon the emergency call centre will put you immediately in touch with the right specialist in the light of the impact of your ICT problem.

1. First line support

Dial the emergency call number and ADD's specialists will provide support within 48 hours:

- First line support to the ICT department in halting the attack
- First legal advice
- Crisis management

2. Data protection

The policy covers the costs subsequent to a breach of or a failure of the ICT system and/or communication networks.

3. Basic liability cover

Compensation for damage and defence costs after a claim owing to personal or business data breaches, a security failure or a failure to provide notification.

4. Extension with cover against specific risks

Multimedia liability, extortion, cyber theft, personal privacy obligations, costs owing to an unauthorised use of ICT systems or communication networks.

5. Financial impact on your company

The costs of reconstructing lost data, virus removal, paying experts, PR operations to limit reputational damage, the costs of providing notification or for credit and identity monitoring and additional operational costs, such as extra staff, overtime, higher telephone bills,...

Module 2: damage to the ICT infrastructure (optional with module 1)

As maintenance contracts do not cover all the risks to which your ICT systems are exposed, all companies are now best-advised to take out an ICT Care policy to protect insured items against any material loss and unforeseen and sudden material damage, irrespective of the cause and the whereabouts of the items.

In the case of the clumsiness of your staff, an in-house problem, a fire,... the policy will cover damage to your servers, tablets, video conference systems, desktop and laptop computers, telephone switchboards, photocopiers, mobile phones and smartphones. In other words, the policy will pay you to replace your appliances. If the data are damaged, too, the module 1 cover also applies.

Module 3: Loss of profits (optional with module 1)

Being forced to shut down production can result in serious damage. In over 60% of cases, the standstill leads to bankruptcy. In spite of the compensation already available from the ICT Care policy via modules 1 and 2, you will not be able to achieve the planned turnover. That is why the ICT Care policy also features a third component: "loss of profits insurance". The module covers your turnover up to the level you would have reached if the loss had not occurred.

ADD in a nutshell

Visionaries

The insurance architects of ADD are visionaries. They will develop the best insurance plan tailored to your company, taking into account your risks, but also your ideas and ambitions.

Thinkers

As thinkers, ADD's insurance architects take a clear-sighted and structured approach. With their integrated risk management, they tackle your business risks from an all-round perspective: from analysis, via prevention to (innovative) insurance solutions.

Doers

ADD's insurance architects are also doers, who believe in personal contact. A personal team gets to know your company inside out, there is always support available and they take direct action. Even if your business has to deal with damage.

At home and abroad

Finally, ADD is unique. We are a Belgian SME ourselves, so we understand perfectly the specific context in which your company operates, both at home and abroad. We are the only Belgian member of the Worldwide Broker Network (WBN), one of the largest global insurance networks.

Questions, problems, complaints ?

Do you want an offer?

Contact Paul Caekebeke : [Your team ADD](#)

Other questions?

Do you have other questions concerning this document, you can get in touch with us by:

- Website: (www.add.be) : [Contact us](#)
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