

CyberMax Protects

Lightning Fast ⚡ Easy ⚡ Awesome



Cyber Claims Scenarios for Hospitality

Privacy Breach

The manager of a golf course discovered that an employee had accessed and stolen sensitive HR and employment records to sell on the dark web. The forensic investigation revealed that the employee had improperly accessed the records of approximately seventy-five individuals, including former employees.

The golf course's cyber insurance policy gave them access to:

- A data mining vendor to determine what data was accessed,
- Privacy attorney to determine their legal obligations around the stolen data of those 75 individuals, to prepare the required legal notices to those affected individuals; and
- A notification vendor to send the notices and set up a call center to respond to inquiries from the notice individuals.

Third Party Liability

An independent hotel received a letter from a guest's attorney alleging the use of tracking technology on its booking website, violating state privacy laws.

The independent hotel's cyber insurance policy gave them access to:

- Defense counsel to evaluate their legal liability and respond to the letter; and
- Funds to settle with the guest before they took legal action.

Cyber Deception

A restaurant received a letter that appeared to be from one of its food suppliers, advising that the food supplier has new banking details and that the next payment should be sent to a new ACH. The restaurant relied on that letter and sent their next payment to that ACH number. After the funds were withdrawn, they discovered that the letter was fraudulent and sent by an unknown person masquerading as the food supplier.

- Provided that the restaurant followed proper verification procedures, their cyber insurance policy could reimburse the firm for the transferred payment.