

## Cyber Liability

### Scope of Cover

- Reputational Protection
- Provides specialized BI which covers the insured loss of net arising from computer downtime
- Actual Cost of recovering lost data
- Legal Services-Breach of Personal Information, Security Failure or System Failure
- IT Services- for Security Failure or System

### Personal and Corporate Information

The Insurer will pay to or on behalf of Insured all Damages and Defence Costs arising from any Claim against the Insured in respect of an actual or alleged Breach of Personal Information or Breach of Corporate Information by an Insured.

## Aviation

- Aviation Insurance covers the client against claims and losses arising from the ownership, maintenance, or use of aircraft, hangars, or airports including damage to aircraft, personal injury, and property damage

### Third Party Liability

- This coverage, often referred to as third party liability covers aircraft owners for damage that their aircraft does to third party property, such as houses, cars, crops, airport facilities and other aircraft struck in a collision.

### Passenger Liability Insurance

- Passenger liability protects passengers riding in the accident aircraft who are injured or killed

### Combined Single Limit (CSL)

- CSL coverage combines public liability and passenger liability coverage into a single coverage with a single overall limit per accident.

### Ground Risk Hull Insurance Not in motion

- This provides coverage for the insured aircraft against damage when it is on the ground and not in motion. This would provide protection for the aircraft for such events as fire, theft, vandalism, flood, mudslides, animal damage, wind or hailstorms, hangar collapse or for uninsured vehicles or aircraft striking the aircraft.

### In-flight insurance

- Coverage protects an insured aircraft against damage during all phases of flight and ground operation, including while parked or stored.

### Personal Accident

- Personal Accident Insurance (PAI) coverage is available to persons working in aviation-related field. This broad definition covers all businesses and individuals involved in any aviation business. Examples could include airport workers such as managers, dispatchers, schedulers, administrators, support staff, baggage handlers, fuellers, line and ramp crew, marshallers, aviation attorneys, insurance adjusters, inspectors, caterers, unlicensed maintenance & mechanical personnel and repairers, aircraft detailers and so on.

### Best Insurer of 2021



For more information contact us at:

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# Specialised Insurance



Bespoke Insurance solutions to cover you from life's eventualities



**Making life better**

Contact our office @ +267 3600 500 or visit [www.bic.co.bw](http://www.bic.co.bw) for more information.

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## Specialised Lines



## Professional Indemnity

Professional indemnity insurance policies protect an individual and/or company from claims made against them by a third party for financial compensation arising from a breach of their professional duty. It's essential protection for professional consultants who provide a service.

### It Covers:

- Trade Practices Legislation
- Loss of documents or data
- Professional Negligence
- Breach of copyright or confidentiality
- dishonesty
- Defence costs
- Defamation

### It is Provided to:

- Lawyers
- Engineers
- Teaching Institute
- Accountants/Financial Consultants
- Business House
- Research Body
- Medical Doctors



## Directors and Officers Liability

- D&O insurance is insurance designed to shift to the insurer the risk of certain third-party liabilities arising from the acts or omissions of the directors and officers of a corporation acting in their official capacity
- Typically, the D&O policy covers liabilities arising from third-party claims against an insured that arise from the insured's "wrongful acts."
- "Wrongful Act" is defined in the policy, but a common formulation is: any error, misstatement, misleading statement, act, omission, neglect, or breach of duty committed, attempted, or allegedly committed or attempted by [an insured in his or her official capacity]."

## Specialized Covers Offering

- Professional Indemnity Cover
- Directors and Officers Liability Cover
- Pension Fund Trustees Liability Cover
- Aviation Insurance
- Diamonds Insurance
- Travel Insurance (In partnership with Santam/TIC/AIG)
- Agriculture (Livestock & Crop)
- Bonds & Fuel Guarantee
- Cyber Liability Cover

**Disclaimer:** Contents of this brochure are summarised. Terms and conditions apply.

## Pension Fund Trustees Liability

Trustees Liability insurance responds to claims of alleged wrongful acts relating to the actions of trustees, trust secretaries and other officers of the trust in carrying out their duties.

Trustees' liability insurance provides cover for the fund for errors and omissions, theft and fraud and third party computer crime. The insurance also provides professional indemnity cover to the trustees and principal officers.

### Who Should Be Covered?

The trustees, including those who retire during the policy period

- Former trustees
- Pensions managers and administrators
- Corporate trustees and their directors