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, unlicenced maintenance & mechanical personnel and repairers, aircraft detailers and so on.

Best Insurer of 2021











For more information contact us at:

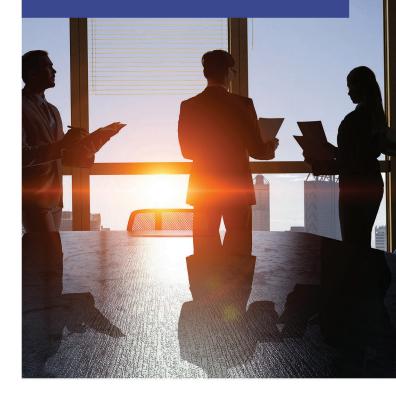








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- · Pension Fund Trustees Liability Cover
- Aviation Insurance
- Diamonds Insurance
- Travel Insurance (In partnership with Santam/TIC/AIG)
- Agriculture (Livestock & Crop)
- Bonds & Fuel Guarantee
- Cyber Liability Cover

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

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
 - egisiation
- Loss of documents or data
- Defence costs
- Professional Negligence
- Defamation
- Breach of copyright or confidentiality

It is Provided to:

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



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]."

Pension Fund Trusteed 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