

SafeWeb Pro FAQ



SafeWeb

CHUBB®

Cyber Insurance for UK SMBs

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What is SafeWeb Pro?

SafeWeb Pro is the highest tier of the SafeWeb product suite, designed to help your customers proactively defend against online privacy threats and respond if something goes wrong.

It includes everything from **SafeWeb Plus**, such as:

- Dark web monitoring
- Phishing simulation
- Privacy toolbox

And adds two additional features:

- **Privacy liability insurance** (brokered by Superscript and underwritten by Chubb)
- **Incident response**

This combination helps your customers manage risk, respond to data issues quickly, and recover with financial and legal support if privacy regulations are breached.

What is Privacy Liability Insurance?

Privacy liability insurance is included in the SafeWeb Pro subscription and is designed to help protect your customers' businesses with online privacy liability, regulatory fines coverage and legal assistance.

Brokered by **Superscript** and backed by **Chubb**, it helps safeguard your customers from the risks of online privacy breaches with cover for regulatory fines and legal support.

What's included with this insurance?

Privacy liability insurance is designed to cover:

- Associated claims costs from data breaches
- Legally insured fines and penalties
- Legal defence costs
- Subcontractor's failure to protect data
- Accidental misuse or collection of personal data

What's not included?

The insurance does **not** cover:

- Loss of revenue, commissions or fees

- Claims made before the end of a customer's SafeWeb Pro trial

When does the cover start and end?

The duration of the policy is specified in the policy schedule. Coverage begins on the first day of the month after a customer's free trial ends and will continue until the subscription is cancelled or scheduled payments fail or are late.

Why might a customer want this insurance?

If a customer's business faces claims after allegedly breaching data regulations, they could be liable for legal costs and fines. Privacy liability insurance is designed to help protect them from these risks and support recovery, while also helping to prevent future incidents.

Claims Example

These are some examples of the types of claims privacy liability insurance is designed to cover.

You've fallen prey to a phishing email:

The incident: A hacker impersonates your business by sending phishing emails to thousands of customers, tricking them into sharing personal information or making payments.

The claim: Customers file complaints and demand compensation for their losses, believing your business was at fault.

The solution: Your insurance helps cover legal costs, provides expert guidance on customer communication, and offers financial support for handling claims up to the policy limit.

A supplier has a data breach:

The incident: One of your suppliers discovers sensitive business data they shared with your company has leaked on the dark web.

The claim: The supplier accuses your business of negligence in securing their data and threatens a lawsuit for damages and reputational harm.

The solution: Your insurance provides legal defense and helps cover costs associated with settling the lawsuit. Afterwards, they support you with incident management to mitigate further risks.

A regulatory investigation for data non-compliance

The incident: The Information Commissioner's Office (ICO) investigates your business.

The claim: Your business is found to have inadequate data protection measures and unsafe customer data processing, including unencrypted storage and missing consent.

The solution: Facing potential General Data Protection Regulation (GDPR) fines, your insurance helps cover your legal defense and fines (where insurable), and also offers guidance to improve compliance.

How can a customer make a claim?

1. Contact Superscript

Customers can notify Superscript via:

- **Phone:** 020 4579 0877
- **Email:** safewebclaims@gosuperscript.com
- **Form:** Fill out the online form

2. Provide details

Superscript will request:

- The date and type of claim
- A detailed description
- Relevant documents (e.g., letter of demand, statement of claim)

3. Assessment

Superscript will assess the claim to determine if it is successful.

Who is Superscript?

Superscript is a digital insurance broker that provides the privacy liability insurance included with SafeWeb Pro.

Who is Chubb?

Chubb is the underwriter for the privacy liability insurance provided as part of the SafeWeb Pro subscription.

What if a customer already has insurance?

This policy can work alongside existing insurance, depending on the customer's current provider's terms. Customers should check with their provider if they are unsure.

Do I need to be FCA regulated to sell SafeWeb Pro?

No. The insurance contract is between Chubb and SafeWeb. The end customer is simply a beneficiary of the insurance arrangements that SafeWeb has put in place. For further reference, see FCA guidance under **PERG 5.4** and **PERG 8.3**.

Regulatory Disclosure

Enro Ltd t/a Superscript is authorised and regulated by the Financial Conduct Authority.

What is Incident Response?

Incident response is included with SafeWeb Pro and gives your customers access to expert support in the event of a suspected or confirmed privacy breach.

This service is designed to help your customers act quickly, limit impact, and reduce the likelihood of repeat incidents.

How do customers access Incident Response support?

Customers can raise a ticket by filling in a short form directly from their SafeWeb portal. This form is routed into SafeWeb's system, where the request is reviewed by the incident response team. Customers will receive a timely response and guidance on next steps, depending on the nature and severity of the issue.

SafeWeb Pro combines powerful cybersecurity tools, expert incident response, and built-in insurance to offer your customers robust protection against online threats. We're here to support you every step of the way as you roll this out to your clients.