

Cyber Claims Study – Operator Error Incident

Accidental Erasure and a Business Interruption Claim

Background to the company: The client is a financial advisor with 22 full time employees with offices in Brisbane, Cairns and the Gold Coast.

Incident: The firm regularly employs interns to help over their busy periods. An intern was assigned a new task and said they were comfortable completing it without further training. The following day, other members of staff noticed that shared files were missing. The intern had misunderstood the task and did not know how to work the system properly. They had permanently deleted a lot of important files and accidentally modified the system to restrict access to certain users.

Initial Response: The Insured remembered they had cover under their cyber policy for 'Operator Error', so they rang the Incident Response Hotline for help. The forensic investigation experts at Clyde & Co were able to delve into the system and track the accidental amendments made by the intern.



Impact: The Incident Response specialists recommended a system reset to the last back-up. They were also able to restore 70% of the lost files but there were some that were unrecoverable. A team was appointed to manually replace these files with new ones. Incident Response Costs were finalised at \$17,850. The firm suffered some business interruption over the course of 4 business days costing \$12,800. A more extensive training programme was implemented for all temporary members of staff.