



Questions & Answers

Please find below, under different topic headings, a series of questions that you may have arising out of our letter to you, and our answers to those questions. We hope that this provides you with additional useful information to that contained in our letter to you and the 'What you should do now' Guide enclosed with our letter. If, however, you have any further questions, please do not hesitate to contact our dedicated Zurich Response Team in any one of the following ways:

Call us	E-mail us	Mail us
<p>Zurich Response Team 0860 112 235</p> <p>Mon-Fri 0700-1900 Sat 0800-1200</p>	<p>enquiries@zurich.co.za</p>	<p>Zurich Insurance Company South Africa Limited Response Team PO Box 61489 Marshalltown 2107</p>

This Question & Answer document has been prepared by Zurich South Africa for parties affected by the circumstances referred to below in order to provide them with general guidance. It is not a comprehensive overview of all the relevant issues. The answers set out in this document are not intended to be legal advice. If you are in any doubt as to your position, we suggest that you seek appropriate advice.

IMMEDIATE ACTION REQUIRED

- 1. Are there any immediate steps that I should be taking now?**

The steps we recommend you take are detailed in the letter and the 'What you should do now' Guide enclosed with it. If you have any questions about the measures referred to, or you have any other considerations that you would like to discuss with us, please do not hesitate to contact the dedicated Zurich Response Team.

LOSS OF DATA

- 2. How was the back-up data tape lost?**

The data tape was lost during a routine transfer in August 2008 to a data storage facility.
- 3. What is a back-up data tape, and why are they used?**

A tape is a type of storage medium for electronic information, such as information (data) held on a company's Information Technology ("IT") system.

Data tapes are commonly used as back-up storage to keep copies of information held on a company's IT system, so that if there is an IT problem (such as a server failure), that information will not be lost.

Typically, data from a company's IT system is periodically copied across to back-up data tapes, and the back-up data tapes are then stored in a secure location away from the main storage site. This is a standard process implemented by many companies.



4. **If the data tape was lost in August 2008, why are you only telling me about this now?**
Although the data tape was lost in August 2008, the full details relating to its loss have only recently become clear.
5. **What else have you found out?**
Our investigation has revealed certain deficiencies in the management of security procedures around our data tapes.
6. **What does this mean for me?**
Although we have seen no evidence to believe that your data has been improperly accessed or compromised, it is important that you take appropriate steps to safeguard your position.
7. **I am currently unaware of Zurich holding any of my data. Does the letter still apply to me?**
Our back-up data tapes contain data for both existing stakeholders: policyholders, claimants, brokers, vendors, reinsurers, co-insurers and stakeholders who no longer have dealings with us. Accordingly, the letter affects you whether you are a current or a former stakeholder.

REPEAT OF INCIDENT

8. **What are you doing to ensure that this will not happen again?**
We take the security of our data extremely seriously. We have taken a swift and comprehensive approach to improving data security procedures, with particular attention to enhancing the levels of security for tapes being transported.

We are working with a leading firm of external advisers with particular expertise in data security, to support us in addressing these issues.

The implementation and execution of our security improvements and ongoing operations will continue to be overseen at the highest level in Zurich.

We recognise the seriousness of this situation and are working closely with the Financial Services Board as we progress. Ensuring that your data is protected at all times is at the top of our agenda.

DATA ON THE TAPE

9. **I had data on the August 2008 data tape. What is that data?**
The data stored on the tape depends on the type of dealing that you have (or previously had) with us. Our letter sets out the nature of your data that was stored on the data tape. For reasons of security and confidentiality, we have not set out in our letter or this Question & Answer document, the specific details of your data that were held on the data tape. Please contact the dedicated Zurich Response Team should you wish to confirm those details with us.
10. **How easily can the data stored on the data tape lost in August 2008 (and any other back-up data tapes) be accessed?**
The physical format of the back-up data tapes is such that they would require specialist equipment in combination with a person with specialist IT skills in order to access the data.

As explained in our letter, we have seen no evidence to date to suggest that your data has been improperly accessed or compromised since the loss of the data tape.



POSSIBLE MISUSE OF DATA

11. I believe that my data may have been misused. Are you going to compensate me for this?

We will reimburse you for any direct loss that has been caused as a result of any improper use of the data that we have held as referred to in the letter. If you believe that you have suffered any such loss, please contact the dedicated Zurich Response Team.

12. What if I am not sure whether my data has been misused?

We suggest that you contact the dedicated Zurich Response Team if you are unsure whether your data might have been misused.

13. I do not think my data has been misused, but I am concerned that it may be misused in the future. What can I do?

We recognise that you may wish to take some precautionary measures.

We recommend that you contact every bank where you have an account, whether or not you used those accounts when you dealt with us. This will mean they can keep an eye out for any suspicious activity on your accounts.

The Guide sets out other precautionary measures you can take with regard to your accounts.

If there are any other considerations you would like to discuss with us, please do not hesitate to contact the dedicated Zurich Response Team.

IDENTITY THEFT

14. When can identity theft occur?

Identity theft can occur when data is misused, for example, by people seeking to use data to their advantage (for example, by using your bank details to purchase goods for their benefit). Please see the answer to question 15 below for examples that might indicate whether you have been subject to identity theft.

15. How do I know if I am a victim of identity theft?

Things that may indicate that you have been a victim of identity theft include:

- (a) There are transactions on your bank statements that appear suspicious.
- (b) You are refused a purchase or a financial service despite having a good credit history.
- (c) You receive a bill, or are chased on a debt, for something you never bought.

You should report anything unusual in your day-to-day financial or business transactions to your bank(s) if you are concerned that your data may be being misused.

16. Will you compensate me if I have been a victim of identity theft?

As set out at question 11 above, we will reimburse you for any direct loss that has been caused as a result of any improper use of the data that we have held for you in relation to your data, as referred to in the letter.



17. Will you still compensate me if I do not take up the credit fraud protection measures?

Yes. We will reimburse you for any direct loss that has been caused as a result of any improper use of the data that we have held for you in relation to your data, as referred to in the letter.

We will do this whether or not you decide to take up our offer to provide you with credit fraud protection measures as provided by TransUnion.

18. I have changed my bank account since I dealt with you. Do I still need to take any action?

If you used an old bank account in relation to your dealings with us (for example, in relation to any payments), it is that account detail that would have been stored on the data tapes. If that account is now closed, you may not need to do anything; but we suggest that you make sure the relevant account has been properly closed – if necessary, by contacting the relevant bank directly.

If you have any questions about which account you used in relation to your data, please contact the dedicated Zurich Response Team to confirm these details.

REPORTING TO AUTHORITIES

19. Has this incident been reported to the relevant authorities?

Yes. We have informed, and are liaising closely with, the Financial Services Board (the regulatory body governing financial institutions in South Africa).

EFFECT ON CREDIT RATING

20. Is there a possibility that my credit rating and/or credit history may have been affected as a result of the data loss?

There is a possibility that, if your data has been misused, or is misused in the future, this may affect your credit status. So as to seek to minimise any such effect, we will, at your request and, at no cost to yourself, sign you up (for a 12 month period) to TransUnion Credit Bureau's credit monitoring service.

You should feel free to contact the dedicated Zurich Response Team should you have any questions about how this incident may affect your credit status, or about the TransUnion Credit Bureau credit monitoring service.

MAKING A COMPLAINT

21. I want to make a formal complaint. What should I do?

We ask that, if you do have a complaint, you raise this with us in the first instance by way of contacting our dedicated Zurich Response Team using the contact details set out at the beginning of this Question & Answer document. The dedicated Zurich Response Team will do its best to seek to resolve the issue or complaint.

FURTHER QUESTIONS

22. What can I do if I have any questions that I feel are not answered by your letter or by this Question & Answer document?

If you have any questions that you feel are not answered either by our letter or by the answers to the questions in this Question & Answer document, you should contact our dedicated Zurich Response Team.