

Cyber and Data Liability Cover



What is it?

Cyber and Data Liability Insurance covers you in the event of a cyber attack on your business. Attacks don't necessarily have to be a hacking incident. They can also be where an employee has opened an e-mail that downloads malicious software. Cyber and Data insurance can also cover the cost associated with the loss of data if data is contained on a lost laptop or data stick.

Who needs it?

Whilst large cyber attacks make the news, reports show that SMEs are just as likely to be targeted by cyber attacks and less likely to have cyber security measures in place.

If your company holds sensitive information on your customers or would suffer a loss of business if your systems were to be attacked, you should consider specific cyber and data cover, as traditional insurance policies won't cover cyber-attacks.

What does it cover?

- The costs of fixing your systems
- Any costs relating to notifying those people whose data was breached
- Engaging specialists to investigate the incident and put protective measures in place
- Any regulatory fines or litigation costs
- Loss of profits due to business interruption

What does having Cyber and Data Liability insurance mean to you?

Businesses, on average, have 633 attacks on fire walls each day according to the National Cyber Security Centre. As cyber-attacks get ever more sophisticated, even the highest levels of cyber security can be breached. Cyber and Data Liability Insurance means that you are covered for all eventualities and can rest easy, knowing that if the worst should happen, your company won't suffer the consequences.

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