

# Cyber Liability Insurance



Cyber criminals are using increasingly sophisticated methods to commit Cyber attacks and any business that operates online is a potential target.

Cyber Liability insurance is critical to help protect your business against potential impacts from threats.

## What can Cyber Liability insurance cover?



Protection from your loss and third party loss



Access to specialists to assist in containing the cyber event



Ransom costs and social engineering claims



Business interruption



Crisis management



Legal costs

## Why do businesses need Cyber Liability Insurance?

- A cyber attack can be deeply disruptive and costly to a business to rectify and may also present a business with a great deal of customer dissatisfaction.
- A cyber attack can stop your business from being able to operate, leading to a loss of profit.
- You may be faced with significant costs to fix the problem and to manage any reputational damage and legal issues that arise.

## Cyber Liability Insurance can help protect your business

### Examples:

1. Your company has been hacked and cyber criminals have gained control of your computer systems. Your business is locked down and you are unable to operate
2. Cyber criminals demand payment to unlock the data they had encrypted on your system so that you can resume operations. Do you pay the ransom knowing that your data could still be at risk?
3. Cyber criminals have infiltrated your system and created false invoices that are being sent out to your clients, giving payment details to be made to a fraudulent bank account.

*Terms, conditions, limits and exclusions apply.*

Talk to a Rothbury broker about the right insurance for your business.

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