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The answer to that question is almost certainly YES and with news of a "significant and sustained cyber attack" this time on TalkTalk's website hitting the headlines at the end of last week, the importance of protecting your business against cyber criminals and attacks has never been greater.

And it's not just large businesses that are at risk. Any business that holds customer data, has a website, is reliant on computer systems to conduct business or takes electronic forms of payment, is at risk of a cyber attack.



According to the Office for National Statistics (ONS), there were over 2.5 million reported incidents of cyber crimes in the last year, with the most common incident being where the victim's computer or other internet enabled device was infected by a virus.

## Consequences of an Attack

The risks of suffering a loss related to computer problems or holding sensitive customer data continue to grow. These can be a major blow to any business and can lead to:



## What is Cyber Liability Insurance?

A Cyber Liability Insurance policy will offer comprehensive protection for your computer systems and data, both electronic or non-electronic.

Benefits can include:

- Practical support in the event of a data breach – includes forensic investigations to find out what went wrong and to confirm what/whose data has been put at risk, legal advice, notifying customers and/or regulators, and support such as credit monitoring to affected customers;
- Compensation for loss of income – if your business is prevented from earning revenue due to damage to your reputation or your system has been hacked
- Payment of costs associated with regulatory investigations – includes claims made against you for failing to keep customers personal data secure
- Reimbursement for the cost of repair, restoration and replacement
- Liability protection if you mistakenly infringe someone's copyright – for example, this will include the accidental use of picture online or inadvertent libel of a third party in an email or other electronic communication

There are various levels of cover available depending on the circumstances of the business. Cover can be cost-effective and can be added to your programme at any time.

Please contact your usual adviser for more information or a free quotation.

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