

WHY YOU NEED *Cyber Protection Insurance*

It's not a question of IF but WHEN. Australian businesses are subject to ongoing cyber strikes, with the most recent occurring in June 2020 to Government sites and shock horror to XXXX's beer supplies.

If you rely upon IT infrastructure and or internet to make your business tick, you can not afford to dismiss Cyber insurance protection.

It does not matter what size your business is. Cyber criminals will target anyone they feel they can profit from or cause disruption to. In most cases the smaller the business the greater the chance that proper Cyber security is not installed or current and these are seen as easy targets.

Cyber insurance typically provides cover for the following events:

✓ Ransomware/Phishing Attacks	✓ Cyber Extortion
✓ Denial of Service (DDOS)	✓ Point-of-Sale Intrusions
✓ Malicious Tampering (Malware)	✓ Business Interruption and Continuity costs
✓ Liability arising from extraction of private data	

Claims Examples

1. An employee opens a malicious email that released a trojan program/malware. Cyber Criminals locked the system and requested a \$15,000 ransom to release the data.
2. The business website was hacked where Cyber Criminals obtained access to payment gateways where client payments were being siphoned to a third party bank account. Over \$200,000 of customer funds were lost before the client became aware.

Insurance Advisernet works with a large range of Cyber Protection Insurers that are capable of protecting your needs.

Most Insurers also have a 24/7 hotline so you can report a Cyber incident and obtain immediate assistance to **SAVE YOUR BUSINESS.**



For advice you can trust contact your local Insurance Advisernet Adviser for an obligation free review of your Cyber Protection insurance needs.

Cyber Protection Coverage is affordable and easy to obtain.

Why put your business at risk? Get a Cyber Protection quote today.

The information provided is to be regarded as general advice. Whilst we may have collected or hold risk information, your personal objectives, needs or financial situations were not taken into account when preparing this information. We recommend that you consider the suitability of this general advice, in respect of your objectives, financial situation and needs before acting on it. You should obtain and consider the relevant product disclosure statement before making any decision to purchase a financial product.

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