

# Cyber Liability Insurance Package



Cyber attacks are an emerging threat to Australian Businesses with the consequences of an attack being severe which can result in loss of income, damage to your systems and liability resulting from loss of data and privacy breaches.

Cyber Liability Insurance is fast becoming an essential part of risk protection with the ever increasing reliance on computers and mobile devices. Regardless of the size of your business, data is one of the key assets and **FIS Insurance Services** can assist you in protection against malicious attacks either internally or externally.

## Key Benefits Are:

- Data Security
- Privacy Breach
- Reputational Repair
- Network Interruption
- Fines & Penalties
- Defence Costs

## Why is FIS Insurance Services right for you and your business?

We provide both a combination of excellent service, expert claims handling and tailored insurance products that meet the needs of our clients. We work with our clients to provide a risk protection solution for their business and assets.

# Contact us today for a quote

## Data Security

Expenses related to cyber extortion or terrorism such as theft of hardware, destruction of data stored on any computer system or theft of access codes from premises, computer system or by employees.

## Privacy Breach

Costs associated with a privacy breach including consumer notification and costs of providing credit monitoring services to affected customers.

## Reputation Repair

Reimbursement of costs incurred in relation to reputational damage, libel, slander, defamation and invasion of privacy.

## Network Interruption

Cover for net income that would have been earned and continuing normal operation expenses incurred including payroll as a result of security failure.

## Fines & Penalties

Costs incurred due to fines or penalties imposed by government or regulatory authorities for a breach of data protection laws.

## Defence Costs

Costs for legal advice and representation in connection with formal investigations by authorities.

## CASE STUDY

Your employee opens an email attachment infected with a ransomware virus. Access to your systems and data are blocked and the virus software informs you that it will remain unavailable unless you pay the ransom amount. Rather than paying the hacker and opening your business up to further extortion attempts, you hire external IT consultants to recover your back-up data and files and upgrade your antivirus software. Over the week it takes to apply these fixes, you have to close your business, causing you to lose revenue. It also affects your reputation with your clients; one of your clients threatens to sue you for the delay which cost them a large amount of money. A Cyber Protection Insurance policy allows you to recover some of the costs you incur during this incident. Depending on your policy, you may be able to make a claim for losses caused by the interruption to your business, the costs of recovering your data and upgrading your software, and ongoing crisis management expenses.

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