



# It's Nasty and It's Real: Cyber Threat!

## Did you know, that just recently...

- A company had its website attacked by hackers who changed the bank account number template for all company invoices to one offshore, and for 3 months substantial client payments went direct to the hackers!
- Hackers threatened a company that unless a modest ransom was paid to them immediately that they would take down their website. The payment was made and then a greater ransom amount was demanded and was not agreed to. The website was hacked and crashed including all the associated accounting processes and loss of client data.
- A manager was using Wi-Fi in a café on his business smart phone and the contacts list plus his company banking details were stolen while he accessed the public Wi-Fi.
- A prominent SUV manufacturer had its software hacked and one vehicle concerned, while being driven, had the brakes applied externally of the driver. All from a remote cell phone. **HOW SCARY IS THAT??**
- Even if you back up to a server or cloud, you are still not immune to Cyber attack - as often it is not until you have been attacked and the hackers have all your data, that they make their presence known by then the malware is in your system and therefore also in your back up files!

If you transact business online or in the public domain, use equipment that has software to run it, then you are at risk from these dangerous and skilful terrorists.

**Make no mistake - no one is immune!**

There is an insurance solution that goes a long way in indemnifying the business in the event of an attack... *it covers:*

- **Third Party Liability** – related to Privacy, Personal Information, Corporate Information, Media and Social Media, including Defamation, Intellectual Property, Rights and Plagiarism claims.
- **Hacker Theft Cover** – Fraudulent or Erroneous Paid Funds.
- **Business Interruption** – includes Net Profit and Extra Expenses indemnity as a result of a Network Attack on your Own Network.
- **Costs to Restore** – covering the Research, Replacement, Restoration Costs to recollect Software and any Electronic Data due to attack, including Data Forensic and PR Assistance.
- **Breach Consultation Services** – Legal, Forensic and Public Relations Assistance.
- **Breach responses Services** – including Notification, Call Centre, Credit Monitoring and Identity Theft services.
- **Network Failure Extortion** – covering costs to avoid, defend or preclude extortion.

Contact **BrokerWeb Risk Services**, your local professional insurance broker to discuss protection and real viable insurance solutions.

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