

# Protect your business

Cyber criminals are increasingly targeting small and medium-sized businesses as a stepping stone in order to gain access to the large organisations that they work with or supply.

A tailored insurance policy can cover your business for many of the main cyber and crime risks, including:

Social Engineering Fraud, where money, property or goods are stolen through methods such as fake emails and phone calls



Ransomware that locks your computers and brings business to a standstill

Telephone hacking

Fraudulent websites

Loss or damage to documents

Public relations help to protect your company and brand reputation

Forensics, data breach notification and credit monitoring costs

Compensation costs if directors, partners and employees need to attend court in connection with a covered claim

Computer viruses and malware

Damage to stock or goods stored in temperature controlled environments as a result of a cyber incident

Restoration or replacement of website / digital media maintained by a third party

Damage or theft of computer equipment

Business interruption and downtime

### We encourage all businesses to analyse all the risks:

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Securing IT networks and systems

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Protecting customer data

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Safeguarding intellectual property and trade secrets

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Securing your business premises with alarms and CCTV

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Minimising business interruption and downtime

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Reducing the risk of any financial penalties

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Reducing reputational damage and a public relations crisis

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### And to have robust IT processes

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Use a firewall on your computer network

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Encrypt all sensitive data

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Keep software updated

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Use up-to-date antivirus software and subscribe to a threat alert service

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Avoid using easy passwords

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Discourage staff from bringing in their own devices

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Backup your data regularly

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### Protect your business...

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Cyber crime is one of the biggest risks facing businesses of all sizes today.

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Delete suspicious emails without opening

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Be wary of clicking on links in emails

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Test your website and web hosting for any vulnerabilities

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Invest in a shredder and securely dispose of documents

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Securely dispose of old laptops and computers by wiping their hard-drives

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Secure portable devices such as laptops, mobile phones and USB memory sticks

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Consider a basic cyber incident response plan

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**Tip! Businesses like to deal with people that won't let them down, so showing that you're taking the cyber threat seriously can help you be seen as being reliable to deal with.**

### Get extra peace of mind with QBE CyberCrime Insurance

As business insurance specialists, QBE's new CyberCrime insurance policy has been specially designed to provide SMEs with comprehensive insurance cover and a rapid forensic response to help get you back up and running quickly in the event of an incident.

**Ask your broker for a quote for QBE CyberCrime insurance.**

**QBE for SME**

[www.QBEurope.com/sme](http://www.QBEurope.com/sme)

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