

# Virtually the biggest threat to your business

With businesses ever more reliant on connected technology, the risk of cyber crime is increasing exponentially. Gallagher can help you find an insurance solution to protect your business from the effects of a cyber attack or data breach.

## Examples of Cyber Crime

### Malware or Viruses

Hacker, Hactivist or Competitor

Denial of service attack

Human Error

### Phishing, Spam or Scams

Theft or Loss of Customer or Proprietary Data

## How Cyber insurance can help

Cyber insurance is generally not well-understood and requires expertise to identify the particular risk exposures each business faces and to develop an insurance program to cover risks such as:

- Financial loss arising from lost revenue, customer churn, privacy fines, court awards, legal expenses, forensic investigator costs, data reconstitution
- Reputation or brand damage
- Loss of intellectual property

<sup>1</sup>ACSC Threat Report 2016

<sup>2</sup> Ponemon Institute's 2016 Cost of Data breach Study: Australia

<sup>3</sup> Equifax Cybercrime and Fraud Report 2016

**Notifiable breach scheme commenced 2018, if you are not prepared please contact your local Gallagher broker on 1800 240 432**

  
**Gallagher**

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