

A lost laptop. A hacked website. Customers' credit card data stolen. A denial of service attack. A file of sensitive client information left on a train.

As businesses become ever more reliant on technology, the risks from suffering a loss related to problems with their computer systems, or holding sensitive customer data, continue to grow. This can lead to lost revenue, a damaged reputation, and legal and regulatory costs, not to mention the associated business disruption.

According to a report by the UK government, 60% of small businesses suffered a data breach in the last year.<sup>1</sup> A further 16% of small businesses experienced a 'denial of service' attack, effectively making their computer systems unusable.

### Is my business at risk?

If you:

- hold sensitive customer details such as names and addresses or banking information;
- are reliant on computer systems to conduct your business;
- have a website;
- are subject to a payment card industry (PCI) merchant services agreement;

then your business could be vulnerable to a data breach or loss of vital business services.

### Protect your business

Hiscox Cyber and Data Insurance offers comprehensive protection for your computer systems and data (electronic or non-electronic). Benefits include:

- **practical support in the event of a data breach** including forensic investigations to find out what went wrong and confirm whose data has been put at risk, legal advice, notifying customers or regulators, and offering support such as credit monitoring to affected customers;
- **compensation for loss of income**, including where caused by damage to your reputation, if a hacker targets your systems and prevents your business from earning revenue;
- **payment of the costs associated with regulatory investigations** or claims for damages made against you for failing to keep customers' personal data secure. We will also pay civil penalties levied by regulators (where allowed);
- **reimbursement for the costs of repair, restoration or replacement** if a hacker causes damage to your websites, programs or electronic data;
- **liability protection if you mistakenly infringe someone's copyright** by using a picture online for example, or inadvertently libel a third party in an email or other electronic communication.

<sup>1</sup>2014 Information Security Breaches Report, Department for Business, Innovation and Skills.