

Cyber Insurance



More than just insurance

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Cyber Insurance

You insure your building... but what about your data?



The Modern Risk - Digital Doesn't Mean Safe

Most businesses insure their buildings, contents and stock... but your biggest asset today is digital: customer data, emails, financial records and systems.

A cyber-attack can:

- Shut your systems down
- Hold your data to ransom
- Trigger regulatory fines
- Damage your reputation permanently



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Putting a cyber policy in place could protect you from the following incidents:

Data Breach Response



Covers the costs associated with responding to a data breach, including notification to affected individuals, credit monitoring and legal expenses.

Cyber Extortion



Provides coverage for ransom payments and associated costs in case of a cyber-attack where your data is held hostage or systems are locked.

Business Interruption



Covers lost income and extra expenses incurred during downtime caused by a cyber attack, ensuring your business can recover more quickly.

<u>Legal Fees</u>



Covers legal expenses to defend your business against cyber-related claims and lawsuits, including regulatory investigations or penalties.

IT Forensics & Recovery Costs

Includes the cost of investigating the breach, identifying the cause and fixing vulnerabilities to prevent future incidents.

<u>Third-Party Liability</u>

Provides coverage if a cyber-attack compromises the data of clients, customers or other third parties, and your business is held liable for damages.



Legal & Regulatory Costs

Covers the costs of defending against lawsuits or regulatory fines resulting from a cyber incident, as well as the costs of compliance with legal requirements.



Network Security

Covers expenses to restore your systems and data after a security breach, including the costs of patching vulnerabilities and enhancing security measures.

Industry awards recognition for customer service & innovation

 $Read\ more\ about\ our\ awards\ on\ our\ website: \textbf{ascendbroking.co.uk}$





















Cyber Attacks

43% of UK cyber-attacks target small businesses – why is this?



Lower Security Defences - SMEs often don't have:

- Dedicated IT staff
- Up-to-date firewalls or anti-virus
- Regular security training for employees
- This makes them low-hanging fruit.



High Return, Low Risk

Attackers can make relatively quick money compared to the time it would take to hack a large corporation



Lack of Awareness

Many small businesses underestimate the threat, thinking 'why would they target us?' — and that's exactly why they do.

Contact us today to talk more about your exposure on **01245 449060**. Or to get a quote, click below.

Important Guides

Important telephone numbers

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