

CYBER RISK

DO YOU HAVE A CYBER LIABILITY EXPOSURE?

Do you collect and/or store personally identifiable information on your network?

- > Client data? Employee data? Customer data?
 - SS#'s
 - Credit Card Numbers
 - Addresses
 - Health/Family/Banking Information

Do you transmit personally identifiable information to third parties?

- > Healthcare providers
- > Financial Institutions

Do any third parties have access to your network?

- > Outsourced vendor access – both off-site and on-site

Do you have portable devices in your network?

- > Lap Tops/Cell Phones/Zip Drives/Hotspots /Credit Card Reader (phones)

Do you have a company-wide “Computer Use” policy which requires all employees and vendors to read and sign off on prior to access to any of the company equipment?

Is your organization susceptible to both third party and/or employee hackers?

- > Have you ever had a system breach stress test?

Do you store backups off site?

- > Do they have a defined security policy that you have reviewed?

Do you have a website?

- > Do you have a website Privacy Policy and does it comply with state requirements?

Do you have wireless networks?

Do your employees have remote access to email?

- > Smartphones/Unsecured Home Computers

Do you process credit card transactions?

Is your organization susceptible to regulatory exposure related to data privacy and network security?

- > HIPPA Information
- > Governmental Compliance/Financial Institution Requirements
- > International Regulatory Compliance

After reviewing these questions, most companies will recognize that they have some exposure.

Hence, the question for your business may no longer be “do we have exposure?” but “to what extent do we have exposure and what do we do about it?”

Please contact your MJ Insurance representative for further discussion.

