Insurance2day
COMMERCIAL INSURANCE SPECIALISTS

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CYBER RISKS CHECKLIST

Cyber-attacks are one of the most significant threats facing organisations of all sizes. The Internet and other network operations have created risks that were non-existent less than a decade ago.

Cyber-attacks (such as data breaches and hacks) can result in devastating damage, such as business disruption, revenue loss, legal fees, a permanently tainted reputation, and more. Cyber liability and data breach insurance can provide invaluable protection and support in the event of a cyber-attack, be it as a result of security system failure or (as is more commonly the case) human error!

What To Do Now?

- Complete the following checklist as an outline and a reminder of the risks and issues your business should be monitoring.
- Work with your IT providers to implement and update policies and ensure all of your employees are trained on best practices.
- Evaluate the cost of Cyber and Data Breach Insurance cover relative to the potential costs to your business of a cyber-attack – cover can be arranged from as little as £12.50 per month. For a no obligation cyber insurance quotation for your business Just Answer 3 Quick Questions

UNDERSTANDING THE RISKS

UNDERSTANDING AND PREVENTING DATA BREACHES	YES	NO	NOTES
Can you define what a data breach is? Would you be able to recognise it if it occurred?			
Do you know your responsibilities and what actions you should take if a data breach occurs?			
Have you established organisation-wide procedures to isolate and contain the breach to limit damage, including conducting a risks assessment regarding the data that was compromised?			
Do you have procedures in place to notify affected parties and appropriate regulatory bodies?			
Do you regularly review your cyber-security policies and procedures to make sure everything is up to date?			How often?

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RESOURCE ZONE : CYBER RISK MANAGEMENT

DEFINING, IDENTIFYING AND LIMITING CYBER-CRIME	YES	NO	NOTES
Do you stay up to date on emerging cyber-risks?			How?
Are you familiar with any computer intrusions, such as viruses, worms, Trojan horses, spyware and logic bombs?			List any computer intrusions you know of but are not familiar with:
Does your organisation use any of the following to limit intrusions? • Firewalls or routers • Antivirus programs • Policies			List :

SPAM, PHISHING AND SPYWARE DEFINED	YES	NO	NOTES
Do you have an email and internet usage policy?			
Are your employees trained to recognise electronic scams such as spam, phishing and spyware?			
Do you regularly remind or train employees to keep electronic scam prevention top of mind?			

IDENTIFYING AND MANAGING YOUR EXPOSURES: DATA

KEEPING YOUR DATA SECURE	YES	NO	NOTES
Have you identified what types of data your business holds and stores? This can include customer data, financial information, buying habits, preferences and much more.			List data types:
Have you classified your data into different categories to identify potential areas of vulnerability?			
Do you know where all of your data (including physical, website and virtual data) is stored?			Locations:
Have you assessed how secure your data transfer procedures and storage areas are?			

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Have you established data access restrictions based on employee role?			
Do you use more than one security mechanism to protect your data?			List the mechanisms you use:
Is data backed up regularly to a secure location?			

PHYSICAL PROTECTION OF CYBER-ASSETS	YES	NO	NOTES
Have you secured your organisation's facilities?			Methods:
Do you require badge identification for visitors?			
Do employee computer screens face away from public traffic?			
Do you use cable locks or tracking software to help prevent laptop theft?			
Have you established procedures to minimise and safeguard printed materials with sensitive information?			
Is your post/mail centre secure?			
Do you have procedures in place to properly dispose of papers containing sensitive materials?			
Do you have procedures in place to securely dispose of electronic equipment?			
Are your employees trained in all facility security policies and procedures?			

IDENTIFYING AND MANAGING YOUR EXPOSURES: DEVICES

MOBILE DEVICE SECURITY	YES	NO	NOTES

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Do your mobile devices have complex passwords or PINs with time-sensitive, automatically locking security features?			
Are all mobile devices set to reject open Wi-Fi or Bluetooth connections without user permission?			
Have you established a Mobile Device Policy and trained employees on it?			
If you allow employees to use their own mobile devices, have you established a Bring Your Own Device Policy?			
Are all mobile devices kept updated with the most current software and antivirus programs?			
Is content from mobile devices backed up regularly?			

SAFELY DISPOSING OF YOUR DEVICES	YES	NO	NOTES
Do you have set procedures in place to properly remove information from and dispose of your devices?			
Do you use one or a combination of the following methods to dispose of your devices? • Physical destruction • Overwriting • Restoring to factory settings • Sending it to a specialist • Formatting			List methods used:

IDENTIFYING AND MANAGING YOUR EXPOSURES: SYSTEMS

NETWORK SECURITY	YES	NO	NOTES
Have all devices and connections on organisational networks been identified?			

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Have boundary points been identified and evaluated to determine best security controls?			
Is the network separated from the public internet with strong user authentication mechanisms and policy enforcement systems such as firewalls and web filtering proxies?			
Are monitoring and security solutions such as antivirus programs and intrusion detection system used?			
If cloud-based services are used, have you consulted with your providers about the terms of service to ensure company information and activities are fully secure?			
Is your organisation's Wi-Fi secure and encrypted?			
Has all sensitive organisational data been encrypted?			
Are all systems, software and equipment updated in a timely fashion (including all patches and firmware upgrades)?			
If remote access is allowed, is it secured through a Virtual Private Network (VPN) and accompanied by two-factor authentication?			
Do you have a safe-use policy regarding flash drives?			

WEBSITE SECURITY	YES	NO	NOTES
Have you developed appropriate web management security practices and policies?			
Is a proper team assembled to manage the deployment and continued operation of the web server and supporting infrastructure?			
Do all web server operating systems and applications meet your security requirements? Are servers configured to meet your specific security needs?			

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Do you employ a strategy to prevent inappropriate or sensitive information from being published on the website?			
Are there procedures in place to prevent unauthorised access or modification to the site?			

PROTECTING YOUR EMAIL	YES	NO	NOTES
Do you have a spam filter set up?			
When sending sensitive information through email, is the information properly encrypted?			
Do you have an email retention policy?			

N.B. We recommend that all businesses consider cyber liability and data breach insurance. Cover can be arranged from as little as £12.50 per month, providing invaluable support in the event of a cyber-attack, be it as a result of security system failure or (as is more commonly the case) human error!
For **A No Obligation Cyber Insurance Quotation for your Business** **Just Answer 3 Quick Questions!**