

HOW WELL DO YOU KNOW YOUR BUSINESS' CYBER EXPOSURES?

1. Does your business retain physical or electronic records of employees or third parties with any of the following? (Yes or No)

- | | |
|--------------------------------------|--|
| a. Social insurance numbers _____ | f. Court records _____ |
| b. Drivers license information _____ | g. Police records _____ |
| c. Tax identification numbers _____ | h. Banking information _____ |
| d. Birth dates _____ | i. Email addresses or home addresses _____ |
| e. Medical/health records _____ | |

i **FACT:** If you checked any of the above, your organization is in control of "Personally Identifiable Information," and therefore, required to protect that data subject to the privacy and data breach notification laws where your customers are.

2. Does your business have employees? YES _____ NO _____

i **FACT:** Most data breaches involve on employee mistake. They lose a mobile device, laptop or paper records, or make costly errors such as opening an unauthorized email containing malware. In addition, they can even intentionally steal data.

3. Does your business have an active website? YES _____ NO _____

i **FACT:** Material posted electronically, or in written format, may lead to copyright or trademark infringement, or defamation litigation. If the website is transactional, additional exposures may include possible hacking or disruption of your business via denial of service attacks.

4. Does your business your third-party vendors (e.g., cloud, IT services)? YES _____ NO _____

i **FACT:** Businesses in possession of personally identifiable information may be held liable for privacy breaches caused by their vendors or other third parties. As the owner of the data, your business is ultimately responsible for protecting it.

5. Does your business use mobile technology (e.g., smartphones, tablets, laptops)? YES _____ NO _____

i **FACT:** Loss of mobile devices and the electronic content therein is one of the leading causes of data breaches today.¹

6. Does your business accept credit cards payments, other electronic payments or have online bill pay? YES _____ NO _____

i **FACT:** Almost 40% of all data stolen is credit card and other payment information.² This is a category of data they is highly desired by criminals for resale on the black market.

7. Does your business allow employees to use personal devices to connect to your network? YES _____ NO _____

i **FACT:** Personal devices may not have the same security software and other connectivity procedures as company-provided devices. As a result, when these personal devices are connected to your network, there may be a higher exposure to virus or malware threats.

8. Does your business train employees on proper email use and other privacy issues? YES _____ NO _____

i **FACT:** Employee negligence and/or errors are one of the top three contributors of lost/stolen data.³

9. Does your business store customers/ corporate confidential information? YES _____ NO _____

i **FACT:** Companies face liability for failing to protect their customers/ and business partners confidential information.

10. Does your business have access to online cyber risk management tools? YES _____ NO _____

i **FACT:** Travelers Canada can help. We are pleased to partner with IDT911 to provide proactive and post-breach services from a premier provider of identify theft recovery and breach services. IDT911's services, which are available at no extra cost tot our Travelers Canada CyberRisk™ customers, provide breach management assistance as well as the tools and recourses that can help you reduce the risk of a breach occurring.

If you answered "yes" to one or more of question 1-9, your business has exposures which may lead to cyber-related claims or suits. Can you afford to self-insure these exposures?

Palladium Insurance, understand the complexity of cyber threats and has solutions to help protect your assets. Regardless of your business' size or industry, they have a cyber insurance solution to fit your needs. At Palladium Insurance we can help you get the cyber protection your business needs.

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