

Why you need cyber insurance today

HOWDEN

Cyber criminals know all too well how much businesses survive on tech to operate - from emails, website, social media, payment, online services and infrastructure. Hence, they constantly devise a myriad of ways to break-into your system to steal your data and disrupt your operations - mostly for profit.

It's no wonder more and more companies now turn to cyber security insurance to contain the losses associated with post breach recovery.

Scan to
learn more:



[https://www.howdengroup.com/
id-en/cover/cyber](https://www.howdengroup.com/id-en/cover/cyber)

What happens when you're cyber-attacked?

Imagine being the latest victim to a new strain of ransomware. Your user systems, servers and back-ups are down because of encryption.

With cyber insurance in place, you immediately activate an incident manager via a hotline or app, who assesses the situation and coordinates a ready panel of experts to assist within an hour.

Eventually, with the help of your broker, your policy pays for a variety of losses and fees as a result of the incident.

Types of losses covered

- ✓ **IT expert fees**
Forensic experts to identify, contain and even to restore systems and data
- ✓ **Data breach advice**
Paying for legal regulatory advice in case of stolen data, esp. double extortion ransomware events
- ✓ **Recoup net profits**
Recovering net profit and added costs due to prolonged outage
- ✓ **Hacker's extortion**
Paying ransom via an expert negotiator to obtain a decryption key
- ✓ **Reputation repair**
Fees for PR experts to manage media damage, and monitoring services of stolen ID and setup of a call center for customer queries
- ✓ **Legal defense**
Paying for lawyers to defend you from data breach/ security-based claims
- ✓ **Legal damages**
Paying sum of damage awarded against you if any
- ✓ **Fines & penalties**
Paying regulatory fines and penalties for data breaches if needed

Why choose us



When considering a cyber insurance policy as part of your contingency plan against cyber attacks, the process can often feel overwhelming. Selecting the right coverage from a growing list of options and navigating through lengthy, complex application forms can be daunting.

We understand how challenging this can be. That's why at Howden, we've developed a solution to simplify the process, providing you with expert guidance to make purchasing cyber insurance easier and more accessible.



No more lengthy forms for companies of revenue below 250m USD!

In addition you get

24/7 Incident response

High-quality cyber policy coverage with 24/7 incident support

Progressive cover

"On-track" – be covered even while you are enhancing your cyber security

Plug existing cyber gaps

address your cyber security enhancements needs with various technology partner solutions at special rates

Cyber incident ready

Get on-boarded to be cyber incident ready

Cyber risk profile score

A cyber scoring of your risk profile that highlights your exposures to be addressed

Monitor risk

Get active cyber risk monitoring and be alerted to changes on your risk profile

Scan below to
Get a Quote



<https://www.howdengroup.com/id-en/cover/cyber>



Talk to us

Reach out to our expert cyber brokers to find out more