

REDUCE YOUR RISK WITH THIS CYBER SECURITY CHECKLIST!

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FENNER & ESLER
INSURANCE

Please use this Cyber Security Checklist brought to you by Fenner & Esler Insurance Agency to help assess your risk.

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| <input type="checkbox"/> Do you have a firewall (ie. device that monitors inbound and outbound traffic to a firm's network) installed? | <input type="checkbox"/> Are files backed up regularly both onsite (eg. physical hard drive) and offsite (eg. external data center)? |
| <input type="checkbox"/> Do employees have remote access to your firm's internal network (eg. access to files on a share drive)? | <input type="checkbox"/> Are employees regularly trained on cyber security (ex. emails sent out regularly or required classroom sessions)? |
| <input type="checkbox"/> Is 2+ factor authentication utilized when employees access your internal network remotely? | <input type="checkbox"/> If your firm utilizes an outsourced IT vendor, do they maintain their own insurance? |
| <input type="checkbox"/> Does your website have a SSL certificate installed (ie. Does your website have https:// in front of the site's domain name instead of http://)? | <input type="checkbox"/> Does your firm have a Certificate of Insurance (COI) on file naming your firm as additionally insured from your outsourced IT company? |
| <input type="checkbox"/> Do you have a password policy in place for employees that requires complexity (ie. passwords that includes the use of special characters, uppercase, lowercase, and numbers)? | <input type="checkbox"/> Does your firm maintain its own Cyber Insurance policy that is solely for Cyber exposures? (eg. - Not part of your Prof Liability policy) |
| <input type="checkbox"/> Are all operating systems and applications up to date (eg. updates to Microsoft Programs and other systems on your computer)? | <input type="checkbox"/> Do you perform cyber security audits on your network on a regular basis? |

Your Cyber Security Score based on this checklist is a ___ / 12

To learn how to further minimize your risk or to request Cyber Insurance Coverage, please contact us:

201-262-1200

info@fenner-esler.com

www.fenner-esler.com

Please see the other side for Pro-Active Protection Steps and Insurance Information >>

IT'S 2019, ARCHITECTS & ENGINEERS NEED CYBER INSURANCE.

Cyber attacks are increasing in frequency, however Fenner & Esler has found ways to minimize risk for A&E Firms.

Pro-active Protection:

1. Secure and maintain your own Cyber Insurance policy.

Don't be fooled by thinking that you have "coverage" under your commercial Business owner's Policy [aka BOP]. It's possible that you have a small sub-limit for some aspects of a cyber-type claim, but our knowledge indicates that such coverage is extremely limited and coverage would be triggered in a "fact specific" manner.

2. Request a Certificate of Insurance naming your firm as additionally insured under your IT Consultancy's General Liability policy.

If you do not already have a written contract with your consultancy that contains an indemnity in your favor.

3. Do not believe in the efficacy of Cyber Coverage embedded into a Professional Liability policy.

While it is true that some carriers "include" some basic "cyber coverages", the reality is that: Such coverage is an extremely watered-down version of the coverage you need. Worse yet, this limited coverage was "bolted on" to the PL policy and typically is severely lacking. You need a response in hours, not days. How the first few hours of the Cyber Claim are managed can make the difference between a quick recovery and days or weeks of down-time.

Cyber Coverage for the Masses

Risk of loss from a Cyber-attack are "uncorrelated" with your size/profile/region/service/expertise. Instead, the correlating factor is an internet connection. Polling amongst multiple Cyber Insurance underwriters identifies the A&E community as maintaining a relatively "low-risk" cyber-attack profile, but claims against A&E's persist.

Fenner & Esler Insurance Agency is excited to announce that we have brokered an agreement with a major international leader in Cyber Insurance to provide:

1. Market Leading Protection

If you do not already have a written contract with your consultancy that contains an indemnity in your favor.

2. Guaranteed Price Program to all A&E firms throughout the country

ANY FIRM WITH \$3m OR LESS IN TRAILING REVENUES CAN HAVE A \$1M CYBER POLICY ISSUED FOR \$1,000 ANNUALLY

YOU CAN HAVE COVERAGE IN PLACE IN +24 HOURS – ITS THAT SIMPLE.




Cyber Insurance Coverage Includes:

\$1m – Breach Response | \$1m – Business Interruption | \$1m – Cyber Extortion | \$1m – Data Recovery | \$1m – Data / Network Liability
\$1m – Regulatory Defense | \$1m – PCI / Payment Card | \$1m – Media Liability | \$250k – Funds Transfer | \$1k – deductible

\$1000 Annual Premium

There is no longer an excuse to not maintain this coverage. With interconnected and wired businesses, the potential for significant loss from unexpected sources has greatly increased.

Don't wait any longer! CONTACT US TODAY AND HAVE COVERAGE BY TOMORROW.

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