

Cyber Insurance



- ✓ Cyber Extortion
- ✓ Theft & Loss of Data restoration
- ✓ Business Interruption
- ✓ Breach of Privacy Liability
- ✓ Regulatory investigation expenses
- ✓ Crisis communication expenses
- ✓ Incident response and investigation costs
- ✓ 24/7 emergency assistance service
- ✓ Social Engineering

For enquiries: Call us on 1800 641 260



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IN THE INFORMATION AGE, IT ISN'T A MATTER OF IF IT WILL HAPPEN AS WHEN IT WILL HAPPEN

The number of cybercrimes are continuing to rise and Australian businesses are becoming an easy target for local and international attackers. Cyber Insurance provides the opportunity for Businesses to mitigate their losses against Cyber-attacks, recover from loss of business, be reimbursed for Cyber-attack associated costs, provides 24/7 help from Cyber specialists and provides access to Cyber Risk related libraries and resources so you and your people can be more Cyber savvy.



So, what is Cyber Insurance?

Cyber insurance is an insurance product used to protect businesses and individual users from Internet-based risks, and more generally from risks relating to information technology infrastructure and activities. A Cyber insurance policy can be customised to protect every business.

The Cyber Insurance policy is different from commercial crime insurance and is designed to suit the needs of business in the digital age. With appropriate Cyber insurance cover, an insurer can rapidly respond to the incident and with a 24/7 assistance hotline and a team of Cyber experts are there to help you mitigate any loss and impact aiding recovery from the incident. Every business should highly consider having Cyber insurance.

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What are the key features provided by Cyber Insurance policies for my Business?

Cyber Extortion	Cover for the damages and costs associated with mitigating a cyber extortion incident, including ransom payments where the law allows
Theft & Loss of Data restoration	Covers incidents where an information asset went missing, whether through misplacement or malice. Includes cost of Data loss, restoration including decontamination and recovery
Business Interruption	Cover for losses due to a network security failure or attack, human errors, or programming errors. Covers reasonable costs to bring your business back to the condition it was immediately before the cyber event
Breach of Privacy Liability	Cover for liability arising from failure to maintain confidentiality of data
Regulatory investigation expenses	Cover for regulatory fines (where the law allows), regulatory action defence costs and consumer redress payments
Crisis communication expenses	Cover for crisis management and mitigation measures to counter a credible impending threat to stage a cyber event against your IT infrastructure
Incident response and investigation costs, supported by a 24/7 emergency assistance service including Cyber learnings	Access to an incident response hotline supporting clients throughout the process using a network of forensic, cyber extortion, legal, notification, fraud remediation and public relations experts Access also to a range of tips, tools and Cyber related information
Social Engineering	When you or your client's emails are intercepted by a hacker and bank account details are hacked



13 point checklist on how to be more Cyber Savvy

1	Use strong passwords that avoid using personal information. e.g. birthdays, your children's names
2	Change your common passwords at least once every 90 days
3	Install required anti virus and malware software on your computer systems
4	Regularly backup to an external hard drive or the cloud
5	Be careful when surfing the web, the sites that you visit, and any two-way activity that you engage in, such as chatting on forums
6	Re-think any "click here" buttons on such sites or emails. This is done to steal your IP address (your location) and use it elsewhere unlawfully
7	Have a strong firewall and use a trusted professional to provide advice
8	Educate yourself, your employees and even your clients on the risks that are associated in keeping information, whether on hardware or software, safe on-line habits to practice and data protection
9	Stay on top of any breaches, watch for email alerts
10	Have an incident response plan in place to know what to do should this happen to you and test your privacy control
11	Look into resources that you can use to train your staff
12	Ask questions and find out what else you can do to improve your security
13	Check any requests for payment of accounts if a request is received for change of account details to which a payment is to be made

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About Insurance Made Easy

Your Trusted Specialists

Our experience tells us that business clients demand personalised service above all and insist on dealing with a broker that understands their business and insurance needs. This in turn leads to more than a great business relationship, fulfilling our aim to become business partners with our clients for life. We are not just Insurance Brokers, we form relationships, which sets us apart from the Industry.

IME has a team of specialised insurance experts that have many years of knowledge in the assessment of insurance risks and claims. This means that when our staff are assisting one of our clients or liaising with the Underwriter their knowledge is unsurpassed and respected within the industry.

Our dedicated team at IME Insurance Brokers

Our professional experts are from various insurance backgrounds including underwriting, claims, broker operations and marketing and most of our team members each have in excess of twenty years' experience in the insurance industry and SME business.

Key Personnel & Staff



James Gillard
Managing Director, QPIB

27 years general insurance experience as a broker and business owner. Responsibilities – major account acquisition, servicing and liaising with underwriters, risk management strategies, marketing, promotions and seminars plus qualified and practising Mortgage/ Finance Broker (12 years).



Helga Pitzer
General Manager

35 years insurance experience, including senior broking and claims manager and dispute resolution roles for major insurers and large local broker firms. Responsibilities include office management and underwriting of larger account holders and overseeing complex claims.



Philip Watson
National Business Development Manager

34 years general insurance experience including Senior Business Development, Marketing and Operational roles across multiple intermediary markets. Responsibilities include sales development, marketing, account management, strategic support, and projects.

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Suite 1, 62-64 Main St. Upwey, Victoria 3158 - P.O. Box 1350, Upwey Victoria 3158

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