

Does Your Practice Need Cyber Liability Protection?

By **Cindy Myers,**
Podiatric Professional
Liability Specialist

Experian reports that 60% of small businesses close their doors within 6 months of a Cyber Attack. According to the 2017 Fraud Study conducted by Javelin Strategy & Research 15.4 million Americans were victims in 2016, up 16% from 2015.

If you answer YES to any of these questions your practice may be vulnerable to a Cyber Security Breach.

- 1) Does your practice use Mobile Technology?
i.e. Smartphones, laptops or tablets
- 2) Do you have Employees/Staff?
Employees must be educated regarding sources for data breaches, viruses and insider threats.
Procedures should be in place in order to safeguard medical data against infected malware, untrusted links and downloads.
- 3) Do you engage external partners or vendors?
Business agreements may open your practice up to increased exposure.

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- 4) Do you accept credit cards or other online forms of payment?
Records should not be left vulnerable.
- 5) Do you store confidential customer, partner, or other digital info?
All data is at risk and must be safeguarded.

Cyber Liability insurance is constantly evolving and insurance companies are adjusting to this new market. More options are now available and policy forms will continue to improve over time. Consult with **Brown and Brown's** professionals regarding First Party Cyber Coverage to address losses that occur as a result of the data breach to your business, such as: Data Loss, Customer Notification, Credit Monitoring, Regulatory Counsel and Cyber Extortion as well as Third Party Cyber Coverage.

Contact *Cindy Myers* at cmyers@bbprograms.com for more information or click here.