



FIRST WESTERN
INSURANCE



CYBER SECURITY

ARE YOU PROTECTED?

TYPES OF CYBER ATTACKS



Most cyber attacks start with a single series of “**phishing**” **emails**; this is a fraudulent attempt to obtain private information such as; usernames, passwords & credit card details. They disguise themselves as reliable sources.

Other types of cyber crimes include **spoofing, pharming, business email compromise, and ransomware attacks.**

Ransomware is the extortion of your computer system, holding it hostage with all of your accounts and systems locked until you pay the “ransom” to get your data back.

In 2020, over 187 million ransomware attacks were detected — by one security firm alone. Ransomware claims have increased four-fold from 2017 to 2019.

Travelers Insurance, Cyber Risk Bulletin

YOU SHOULD HAVE CYBER INSURANCE IF..



Your business relies on computer systems to generate or save critical information.



A hack could leave many customers' information at risk and leave them open to fraud.



You maintain day-to-day operations as a storefront and need computer systems and customer information to complete transactions.



You do not want to risk reputational harm. If you do not protect customer data, you will lose trust and revenue.



You may have some coverage, but is it the RIGHT coverage for your business?

Many insurance policies have a small element of cyber insurance, but frequently it isn't the adequate amount of coverage to help your business survive an attack.

Cyber attacks happen at every type of business and every level; manufacturing, finance, non-profit organizations, school districts, retail & healthcare. Every business has a threat to incurring monetary losses or possible litigation if you did not protect a customer's information.

Having the right cyber insurance along with an insurance agent and agency that has the experience and understanding of how to help you is the key to avoiding large losses.

OUR COMMERCIAL CYBER INSURANCE TEAM

MINOT - NORTH HILL



Brent Mattson



Cherisse Burns

MINOT - SOUTH



Stacey MacClennan



Mike Humphreys

FARGO



Paul Leier

BISMARCK



Shawn Bryant

701.852.5246

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