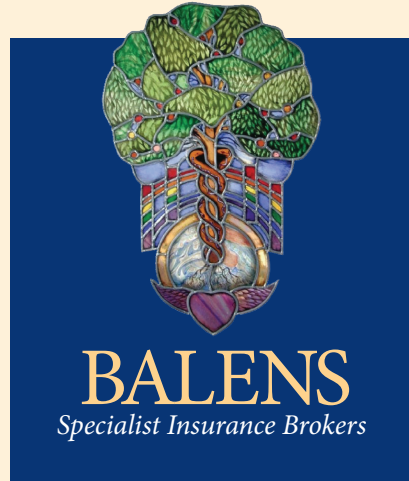


# CYBER LIABILITY

Cover designed to protect businesses and individual users from internet based risks



## CYBER INSURANCE OPTIONS

Balens have access to a range of Insurers that can offer you cover at a reasonable premiums to suit your business requirements

Cover can be arranged for:

- » **Breach Costs**  
*Practical support in the event of a data breach*
- » **Ransomware - Cyber Extortion**  
*Protection if a hacker tries to hold your business ransom*
- » **Hacker Damage**  
*Reimbursed costs for the repair, restoration or replacement if a hacker causes damage to your websites, programmes or electronic data*
- » **Cyber Business Interruption**  
*Will provide compensation for loss of income if a hacker targets your systems and prevents your business from earning revenue*
- » **Unintentional Transmission of a Virus**  
*Cost of informing third parties, the Information Commissions office and other relevant bodies*
- » **Crisis Containment**  
*Will provide expert support to mitigate reputational damage*
- » **Cyber Crime Insurance**  
*Covers loss of money rather than data, commonly known as Theft of Funds*

Please call or visit our website to discuss how we can help you and your business

**Telephone:** 01684 580776

**Web:** [www.balens.co.uk](http://www.balens.co.uk)

**Email:** [commercial@balens.co.uk](mailto:commercial@balens.co.uk)

*for Pioneers  
over 65 years!  
Caring for  
the carers*

# PROVIDING PROTECTION OPTIONS FOR YOUR IT SYSTEMS

Statistics from Action Fraud show that 35% of businesses with 1-9 employees and 24% of business with 10-49 employees have been under a cyber attack.

Are you prepared for a cyberattack? Consider:

- Have you invested in cyber security?
- Do you have a plan in place should you suffer a cyber-attack?
- Are you compliant with the Data Protection Act for keeping data safe?

As we embrace the digital age, cyber criminals are seeing more and more opportunities to attack websites and computer systems. It doesn't matter what size of business you are, you could be a victim of an attack.

If you are unfortunate, you not only have the immediate problem to deal with such as being forced to trade without a computer system supporting you but you may suffer financially, suffer from a lack of consumer confidence and even suffer from reputational damage. Cyber policies are designed to support and protect your business.



## BALENS

*Specialist Insurance Brokers*

BALENS were founded in 1950 and are an ethical 4th Generation Family Brokerage with over 70 staff and insuring 80,000 plus clients.

BALENS pioneered specialist wordings for Health and Wellbeing Professionals in the early 90s and pride ourselves on the full range of services developed during that time to support our clients.

Our ethos, philosophy and founding principles are uncoloured by financial motives or political agendas and we try to be impartial at all times.

*Client support and service are the cornerstones of who we are and what we do.*

*David Balen*  
Chairman



## OTHER BALENS INSURANCE SERVICES...

- » Health Products Business Package
- » Accident or Accident & Illness Scheme
- » Commercial Legal Expenses & Tax Package
- » Schools & Educational Establishments
- » Charities, Not-for-profit Organisations, Trustees Liability & Associations Cover
- » Shop/Salon Cover
- » Household Insurance
- » Products Liability
- » Clinics & Training Schools
- » Therapy Room/Surgeries Package

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