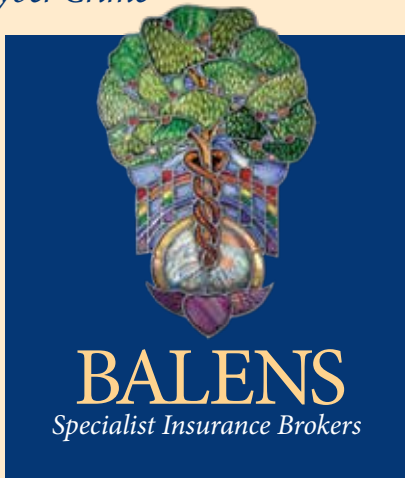


CYBER LIABILITY

Cover designed to protect businesses and individual users from such things as Cyber Threats & Cyber Crime



CYBER INSURANCE OPTIONS

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

Cover can be arranged for:

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

Please call to discuss how we can help you and your business

Telephone: 01684 580776

Web: www.balens.co.uk

Email: commercial@balens.co.uk

Balens Ltd is Authorised and Regulated by the Financial Conduct Authority

*Pioneers
for
over 70 years!
Caring for
the carers*

PROVIDING PROTECTION OPTIONS FOR YOUR IT SYSTEMS

Of all cyber attacks reported to Action Fraud 35% were from companies with 1-9 employees (and 24% 10-49 employees) suggesting small businesses are particularly at risk.

Are you prepared for a cyber attack? 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.



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



BALENS

Specialist Insurance Brokers

Founded in 1950, Balens is an ethical, 4th generation, family-run brokerage collectively insuring over 100,000 clients across Europe. The Balens group, which includes 'Balens Ltd' for our UK clients and 'Balens Europe B.V.' for our European clients, has over 70 employees across our UK & Dutch offices.

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



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