

AHT

INSURANCE

A BALDWIN RISK PARTNER

Everyone's "Favorite" Topic: CYBER



NONPROFIT INSIGHTS



KNOWLEDGE IS YOUR BEST DEFENSE

When You See Something, Say Something. But What about When You Can't See it?

These days, for individuals and businesses, no matter who you are, or what you do, big business or small, you can be a target for a number of cyberattacks. Cyber, as a whole, is such an overwhelming topic because a lot of the time, it's a case where **you simply don't know what you don't know. And the "don't know" in the cyber world, is when it gets scary.**

Threat Actors are looming in "cyber space" waiting to find their way into your systems, and that way in may not always be through a vulnerability that you are aware of or is visible.

Insurance Essentials to Help Protect Your Organization

- ✓ It's critical to partner with a broker who has a deep knowledge of cyber liability coverage and the cyber insurance marketplace. An experienced broker will be able to walk you through the numerous tools that policy holders can take advantage of, which vary from carrier to carrier.
- ✓ It's vital to sit down with your broker to ensure you fully understand the policy you are purchasing.
 - What are the notable exclusions?
 - Are your limits and deductibles consistent with what your peers are binding?
 - Is social engineering and/or media liability included?
- ✓ Understand what carriers are looking for now at your renewal. See our "[6 Mitigation Measures Carriers Want to See](#)".

Proactive risk management is the best form of mitigation. Taking these steps and developing a response plan within your organization, in conjunction with your broker, are very important to help defend your organization against cyber threats.

[Contact us](#) to talk about your needs and risk management strategy.



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