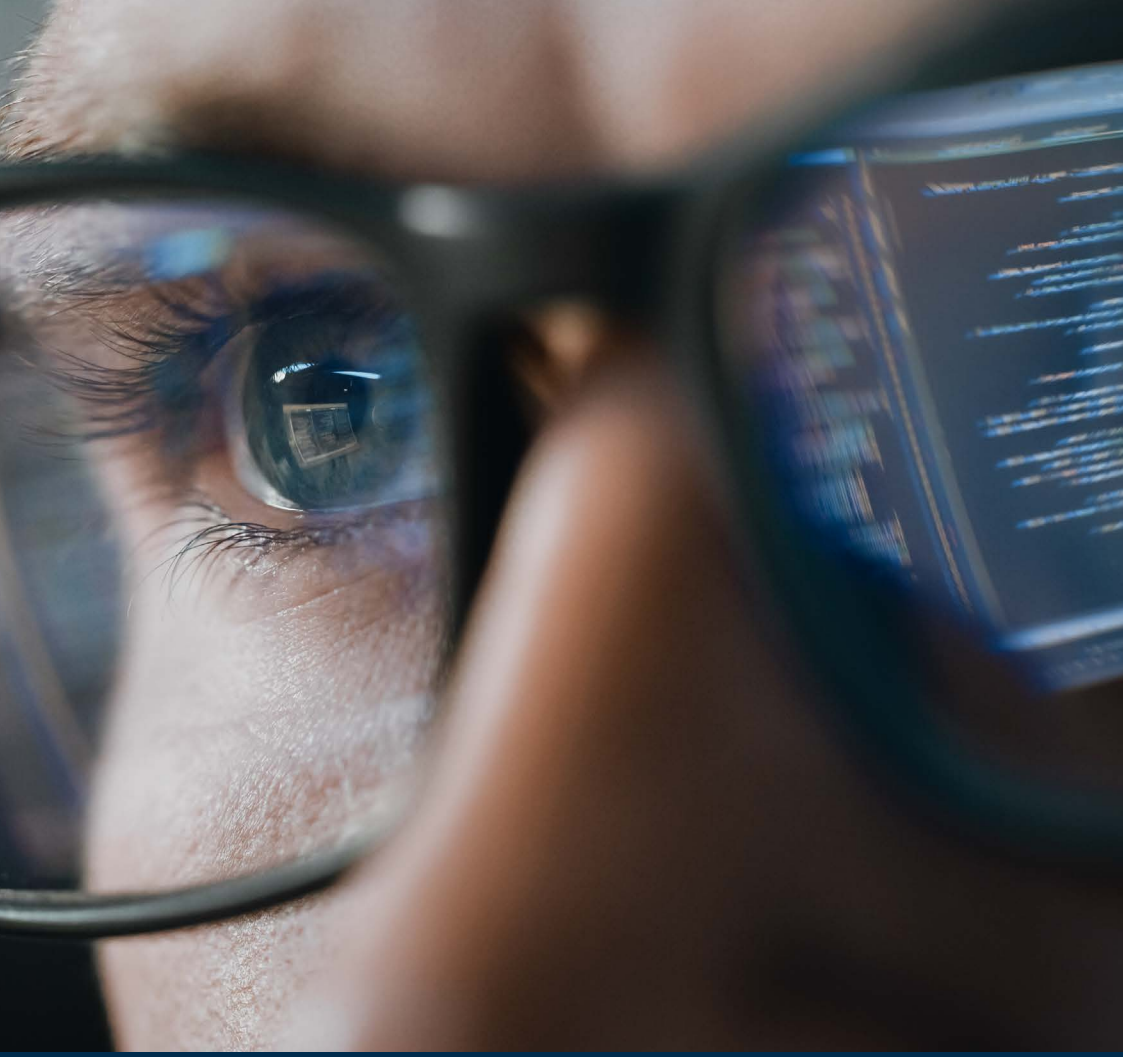

STAY CYBER SAFE

Insurance advice for businesses

Lycetts

Insurance Brokers
and Financial Services

Cyber threats are real–and they're still rising.

Small business, growing SME or established enterprise: whatever your size, you can be targeted. Cyber attacks such as phishing and ransomware can halt operations, be hugely disruptive and cause financial damage.

Your business is a target so it's vital you take the right measures.

612,000
businesses have experienced at least one cyber attack in the last 12 months*

Protect your business

Top 10 cyber security best practices

1 Antivirus and System Updates

- Protects devices from common malware and gives you a first line of defence against attacks that exploit outdated systems.
- Security patches close the gaps attackers rely on.
- The faster you update, the fewer weaknesses your business carries.

2 Use Multi-Factor Authentication (MFA) and Strong Passwords

- MFA dramatically improves security by requiring an extra verification step beyond the initial passwords.
- Passwords should remain strong: avoid defaults, repetition, and anything predictable.
- Passwords remain a key target for attackers.

84%
UK businesses experienced about 7.78 million cyber crimes of all types in a 12 month period**

3 Download only from trusted sources

- Using official app stores and verified software vendors reduces exposure to malicious downloads and hidden threats.

4 Prepare, test and update your Incident Response Plan

- An IRP is essential to minimize the impact of a Cyber Incident.
- This should be regularly reviewed and tested.

5 Restrict access using least-privilege controls

- Staff should only access what they need.
- This keeps any breach contained and prevents widespread damage.

6 Enable and maintain firewalls

- Staff should only access what they need.
- This keeps any breach contained and prevents widespread damage.

7 Staff Training

- The majority of Cyber Incidents stem from human error.
- Regular training reduces exposure to payment fraud, phishing attempts and system breaches.

8 Stay alert to phishing attempts

- Check the sender.
- Check the link.
- If something feels off — stop.
- Phishing is still the most common route into a business.

9 Back up critical data, test restores and securely dispose data

- Backups mean nothing if they don't work.
- Test restoration regularly to ensure your business can recover quickly.
- Data that is no longer required should be disposed of securely.

10 Review Supplier Cyber Controls

- Poor external systems and controls can make you vulnerable.
- Review supplier procedures and controls to ensure they align with your own.

UK government research estimates the average cost of a significant cyberattack at

c.£195,000

per business***

*BBC Indepth Report – The true cost of cyber attacks. ** GOV.UK
*** KMPG report commissioned by GOV.UK

For a complimentary review of your insurance needs,
highlighting any gaps or unnecessary cover, please contact us.

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