Provisors
Cybersecurity, Insurance Coverage + Privacy

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- Designate someone to be responsible and accountable for privacy
- Create a privacy plan – what needs to be done, by whom and by when
- Get to know your data - decide how data inventories and policies will be maintained – manually or with privacy management software
- Evaluate marketing strategy (e.g. mail marketing or digital advertising) and determine any privacy impacts
- Document the process to manage individual rights like deletion, access, opt of sale
- Create an ongoing plan for data inventories & policies to ensure compliance with privacy laws (etc. GDPR, CCPA, marketing laws)
- Establish a privacy by design philosophy for updates or products, applications or marketing
- Develop a training program covering privacy laws, collection, use, and protection

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- Identify any industry specific laws with which the business is required to comply.
- Identify whether the business must comply with the Biometric Information Privacy Act.
- Identify all data and categorize it into non-personally-identifiable information, personal information or sensitive information, and collect, store, protect, share and dispose of such information differently depending on the category.
- Draft privacy notices and internal policies that support each category of data.
- Train employees as to how to handle each type of category of data.
- Awareness around the need for businesses to draft and implement plans and policies for security within a business, and map the process for breach response.
- Understand the application and basic requirements of CCPA.

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- Use 2FA (Two Factor Authentication) on every web site or service that have it available. This includes financial services, email, brokerage.
- Install VPN on your home systems and mobile devices to securely connect to the office
- Not all VPN are the same. Use commercial subscription vendor and NOT free VPN
- Ask IT / Security to test your home network – your firewall and Wi-Fi. Update firmware on all devices
- Your office data security is dependent on each home user security. Follow best practices of security at your home network.
- Segregate your home Wi-Fi to Main network, and Guest network. Keep ALL IOT (Internet Of Things) devices on the Guest network.
- Keep your systems up to date with all security patching. An old system with old OS will present security risks.Keeping a computer at home that is dedicated to business only will add another layer of security and control.
- Never fall for any email or call, from Support people who call you from Microsoft, Apple, DWP or IRS. All of which is a scam.

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- Remember, no Cyber Insurance Policy is the same. Every industry and every company have specific needs.
  - Please make sure your policy has what you, your business and your client's business need.
- 7 Key Elements to cyber liability coverage that you should look for in a cyber liability policy are:
  - 1. Forensic Expenses 2. Legal Expenses 3. Notification Expenses 4. Regulatory Fines and Penalties 5. Credit Monitoring and ID Theft Repair 6. Public Relations Expenses 7. Liability and Defense Costs
- Do you, your business or your clients have Privacy Concerns?
  - Network & Information Security Liability Coverage should be included in your Cyber-Insurance.
- Do you, your business or your clients have Infringement Concerns?
  - Communications & Media Liability Coverage should be included in your Cyber Insurance.
- Do you, your business or your clients have Expense Concerns?
  - Expense Reimbursement Coverage should be included in your Cyber Insurance.
- Do you, your business or your clients have Product or Service Concerns?
  - Technology Errors & Omissions Liability Coverage should be included in your Cyber Insurance.