



# Cyber Insurance

## How would your council deal with a cyber attack?



Stackhouse Poland



## Is your council cyber ready?

Today's councils are becoming more reliant on IT systems to communicate with the public and to store sensitive, personal information. From financial records and intellectual property, to resident and supplier email addresses, data has a value and therefore makes you a potential target.

Councils are using an increasing range of technology, from apps and the cloud, to different devices and gadgets and councillors carry out much of their council business online. Protocols and guidance are in place around data handling and sharing, however, as we have seen with recent cyber attacks, those with criminal or hostile intent will continue to try to breach organisations' security to steal the data they hold and/or damage their systems.

Local councils have a responsibility to protect local citizens and their personal data, and General Data Protection Regulations (GDPR) represents an increase in the maximum fines for breaching data protection requirements. The need for cyber liability is becoming more pressing for all organisations.

The Local Government Association advises, "as a sector we need to continuously review, refresh and reinforce our approach to cyber security."

## How can we help?

Came & Company Local Council Insurance offers cost-effective cyber insurance. We have developed an insurance solution to cater for the needs of Parish Councils.

### Features and key benefits of our cyber insurance

- £250,000 Limit of Indemnity and £25,000 Crime Limit
- Includes cover for Continuing Operating Expenses
- £NIL Excess for Remediation Costs
- Includes up to 10 device licences for award-winning endpoint protection and cloud data backups from AVAST (RRP £400.00)
- Premium £285.00 + IPT

98 million  
cyber attacks occurred  
on local authorities  
between 2013 - 2017.<sup>1</sup>

More  
than 25%

of UK councils have had  
their computer systems  
breached in the past five  
years.<sup>1</sup>

Human  
error

is the main factor in  
making a cyber attack  
successful.<sup>1</sup>

3 out of 4

local authorities do  
not provide mandatory  
cyber security training  
to staff.<sup>1</sup>

## The top 3

concerns for local councils when it comes to a potential cyber attack are: the loss of sensitive data, financial repercussions, and the expected impact on service delivery.<sup>2</sup>

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## One third

of councils are not confident in their current solution's ability to identify and remove suspicious traffic with the same number indicating their solution does not protect against zero-day threats including ransomware years.<sup>2</sup>

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## Only 34%

of consumers trust their council to manage and share their data and information appropriately.<sup>3</sup>

## About us

Came & Company is part of the Stackhouse Poland Group. We pride ourselves on the high levels of service that we provide to all our council clients, and our pursuit of excellence is reflected in our Chartered Broker status. With Came & Company Insurance, you benefit from advice from independent experts who are passionate about supporting the sector.

## Our approach

- We have acted for local councils for over 10 years and continue to engage with the sector to ensure our proposition remains relevant.
- We put our clients first.
- We use a plain English approach.
- You have access to a team of experienced Account Handlers who are able to provide advice.
- We have an experienced claims team and in the event of a claim you will be allocated a dedicated handler.
- We do not charge for issuing a replacement document electronically.
- Our team has a wealth of useful knowledge that we share with our clients.

“A cyber attack could have very serious consequences - disrupting services and damaging a council's reputation. Healthy cyber security is key to the efficient and productive running of every council. ”

Local Government Association

## Talk to us

For more information about how we can help you with your insurance requirements, for a free no-obligation quotation, or to find out more about the services we offer, please get in touch. Telephone us on **01483 462860**, email **[local.councils@cameandcompany.co.uk](mailto:local.councils@cameandcompany.co.uk)**, or visit **[www.parishinsurance.co.uk](http://www.parishinsurance.co.uk)**.



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<sup>1</sup>Source: data taken from a report by privacy group Big Brother Watch based on freedom of information requests.

<sup>2</sup>Source: iGov Survey "Cyber Security: Threats and Opportunities Across Local Government".

<sup>3</sup>Source: PwC's annual survey "The Local State We're In".

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