



## Keep Your Business Safe: Hospitality

74% of all cyber-attacks on the hospitality industry involve intrusions on Point-of-Sale systems. With Alaska National's Cyber Suite coverage, keep your business protected from a full range of cyber incidents.

### Hospitality

Credit card payments. Online reservations. Loyalty clubs. Email promotions. The hospitality industry is online and accumulates customer data. Your industry's dependence on the Internet and data attracts cyber-attacks, and has data that cyber criminals want. This makes hospitality a prime target for cyber crime.

Hackers exploit mistakes and unsafe online practices by employees, contractors and third parties. Common missteps include:

- Clicking on fraudulent email links
- Failing to update passwords
- Providing confidential data to fake requests from trusted sources
- Using unsecured mobile devices

### What are the Risks

Most property policies exclude the damage caused by cyber-attacks:

- Breach of confidential records
- Revenue lost during downtime
- Fraud, identity theft
- Damaged reputation, lost trust
- Intellectual property theft
- Third party liability
- Damaged/destroyed data, systems

This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by CopperPoint Insurance Company, or one of its wholly-owned insurance companies, and is limited to the states where licensed. California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company.

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## Cyber Suite Claims: Hospitality

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### Cost

Recovery costs really add up:

**38% of victims spent \$50,000 or more responding to cyber-attacks\***

### Cyber coverage cuts your losses

Cyber coverage pays to get your business back to normal, helps you meet legal requirements and lessens the blow of income lost to downtime:

- Data recovery and re-creation
- System recovery and repair
- Lost business income
- Reputation management
- Ransom, extortion payments
- Data breach response expenses
- Identity recovery expenses
- Data breach liability and legal expenses
- Payments to fraudulent party

\*All statistics from Zogby Analytics study sponsored by HSB

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