



CYBER CRIME

THERE IS NO 100 % PROTECTION BUT THERE IS 100 % RISK TRANSFER

The progressive digitalization of business processes poses new threat and risks for companies regardless of company size and sector. Also in Austria the number of cyberattacks is increasing. Especially SMBs underestimate this risk and the associated potential damage. In the event of damage, costs after an attack quickly exceed the 100,000 euro mark.

Prominent examples of victims (e.g. the NSA, Sony, UniCredit) show the lack of controllability of cyber risks and hence illustrate how important a role risk transfer plays as a prerequisite of diligent management in order to ensure a sustainable business strategy.

8,966

Cases in Austria in the year 2014

60%

Of all SMBs in UK are affected

130 €

Of costs per lost customer record

EXAMPLES OF DAMAGE

Loss of hardware like laptop, smart phone, USB stick, hard disk, CD, etc.	An employee's laptop was stolen and sensitive data got lost. This leads to a breach of confidentiality and data protection. An employee leaves the company and steals hardware with sensitive data.
Data loss	Your IT systems have been attacked by a third party. Hackers can access client data e.g. payment details of your customers over several months.
Electronic theft (spy ware)	Third parties gain access to your sensitive data and documents and steal them. The saved data and programmes need to be replaced. This results in high costs and labour input.
Business interruption	Failure of your IT systems due to a security problem. A decrease in revenue and a damaged reputation are the result.

IN CASE OF A DAMAGE, YOU HAVE BROAD INSURANCE COVER FOR ALL RISKS AND COSTS

Decrease in revenue as a consequence of business interruption	✓
Defence- and follow-up costs from damage to company data or from theft of system access, etc.	✓
Forensic analysis of the damage by IT experts	✓
Legal advice & PR consulting in order to avoid a damage of reputation	✓
Assumption of costs for notification of affected customers	✓
Support for regulatory investigations and insurance coverage for fines	✓

OUR BUNDLED EXPERTISE IS UNIQUE IN AUSTRIA

Integral Insurance Broker GmbH was founded in Linz in 1995; since then, we have provided advice to companies from an array of different industries regarding individual insurance products. As a coverholder of Lloyd's of London, we have access to some of the most attractive insurance benefits in the world.

OVERVIEW OF OUR CORE COMPETENCIES

Integral Insurance Broker

- . 20 years of experience in the insurance business
- . Risk consulting and risk management know-how
- . Claims settlement and customer service

Eneon IT Solutions

- . Provides IT know-how and IT infrastructure
- . Development and integration of IT processes

Lloyd's Broker

- . Only accredited Lloyd's Broker in Austria
- . Exclusive access to unique and innovative insurance products at top prices

LAMIE direkt

- . Austria's first online provider for direct insurance
- . InsurTech and online insurance pioneer
- . Appealing prices, up-to-date cooperation offers



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