

Cyber Liability Insurance for Charities and Not-for-Profit Organisations

Cyber risk is the threat charities face when using email, websites, cloud systems, online banking and digital records. Many incidents start with phishing, human error, weak passwords, or a compromised supplier. Charities and not-for-profit organisations are often targeted because criminals assume limited IT resource and busy teams.

A cyber incident can be disruptive and expensive. It can lead to loss of income, operational disruption, theft of funds, loss of sensitive data, regulatory scrutiny and reputational damage. HWS can arrange specialist Cyber cover for charitable organisations through leading insurers, with access to experienced incident response support.

What a cyber policy can cover

First party cover (your own losses)

- > **Incident response support:** Immediate access to specialist IT security, legal and crisis communications support to investigate, contain and manage the incident
- > **Data and system recovery & restoration:** Costs to restore data and reinstate systems, including support to rebuild and secure your environment
- > **Cybercrime & fraud:** Covers loss of funds due to hacking, invoice fraud, or social engineering scams that deceive employees
- > **Ransomware and cyber extortion:** Cover for response costs and extortion payments
- > **Business interruption:** Cover for loss of income and additional costs if systems are disrupted
- > **Breach management:** Support with notification, call handling and related costs

Third party cover (claims from others)

- > **Privacy and data protection liability:** Legal defence costs and damages arising from claims relating to theft of personal data and confidential information
- > **Media and network liability:** Claims arising from online content and security failures
- > **Regulatory enquiries:** Support and legal costs associated with investigations and cover for fines and penalties

Why charities buy cyber cover

- > Fast access to specialist help when time matters most
- > Financial protection when an incident causes disruption, loss of income or theft of funds
- > Practical support to restore systems and reduce long term impact
- > Reassurance for trustees, senior leaders, supporters and partners that cyber risk is being managed properly

A cyber policy is designed to cover the costs of responding to an incident, recovering operational capability, and dealing with third party claims.

Note: Cover is subject to policy terms, conditions, exclusions, and insurer acceptance.

Please contact HWS to discuss your cyber risks or if you would like a quote.

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