

Aviva Cyber Insurance

Things we need you to do

This is a summary of the actions you must take in relation to our Cyber Insurance cover to make sure you are protected and that your policy cover operates fully.



Access and Passwords

Access to Your Computer Equipment is authenticated by the use of individual identification and passwords. Any default or manufacturers' passwords or access codes must be changed and kept secure

Data Backup

You must maintain adequate backup copies by backing up all data no less frequently than every 7 days. The integrity of any data backup must be validated using operating system routines or checks.

Backups must be stored securely and separately from the original data or programs by:

- (a) holding a copy offline, such as backup tape or disconnected service such as a USB device or external hard drive; or
- (b) using a specific cloud service that is separate from your main network; or
- (c) replicating to another of your networks that is separated and disconnected from your main network

Data Disposal

All Personal Data and other sensitive business Data must only be disposed of in a secure manner by:

- (a) shredding any paper copies
- (b) ensuring any Computer Equipment has all Data erased before disposal



Software Updates

You must install any updates for firmware, operating systems, software and programs within 14 days of an update being released by the manufacturer or provider where

- (a) the update fixes vulnerabilities described by the vendor as 'critical' or 'high risk'; or
- (b) the update addresses vulnerabilities with a Common Vulnerability Scoring System (CVSS) v3 score of 7 or above.

Firewall Protection

You must ensure that Computer Equipment that is connected to the internet or any other external network is protected against unauthorised access by an active firewall.

Virus Protection

You must install anti-virus software and ensure that it is updated at intervals of at least once a month if not automatically and in full and effective operation at the time of a loss.

External Cyber Crime - Payment Controls

You must



- (a) ensure that Partners, directors and Employees are trained in the dangers of Social Engineering Fraud, and keep a record of such training
- (b) have a documented policy, which states that details of any new payee requests or amended payment instructions are always checked verbally by using details held on file or a published website and do not solely rely on the new instruction. This policy must be accepted by all Partners, directors and Employees, with such acceptance recorded.

Extortion Cover - Extortion Demand

You must



- (1) on receiving a Cyber Extortion demand immediately notify and comply with the requirements of our Claims Service Provider
Telephone 0800 051 4473
- (2) (where The Business is situated within the United Kingdom) immediately notify Action Fraud of the Cyber Extortion
- (3) take all reasonable steps to effectively mitigate the Cyber Extortion loss
- (4) not disclose the existence of the Cyber Extortion Cover save for any disclosure required under applicable law to relevant law enforcement authorities.

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