



# Hospitality

*(applicable to hotels, restaurants, and other travelers accommodations)*

## Why Cyber Insurance?

Do you:

- Have a dedicated Wi-Fi network for guests?
- Accept payments or reservations online on a website?
- Store guest payment and credit card information on your network?
- Have a rewards program that collects personal customer data?

**If you answered “Yes” to any of the above, you could be exposed to cyberattacks.** Cyber insurance covers losses and expenses to recover from an incident including legal and client notification services.

### Common Cyber Risks for Hospitality Industry

#### Data Theft

- Hackers can access guest data over Wi-Fi and cause cyber incidents.
- Incidents can also lead to a breach of guests' payment information.
- Cyber insurance covers expenses to recover, handle reputation damage costs, and notify impacted clients.

#### Compromised Guest Management Systems

- Cyber incidents could cause hotel staff to be unable to access internal systems or reservations.
- Unsecured user permissions could lead to unauthorized access to a hospitality management system.
- Cyber insurance can cover breach investigation, reputation damage costs, and the cost of rebuilding systems.

#### Business Interruption

- Shutdown due to a cyber incident could result in a loss of income which can be covered by cyber insurance.

#### Compromised Payment Information

- A successful phishing attack can lead to fraudulent transfer of funds.
- Cyber insurance can help with covering financial loss and the expense of notifying those affected by the fraudulent activity.



## Why Cowbell For Your Cyber Insurance Needs?

Every business needs financial insurance protection against cyber threats. Cowbell offers the coverage options and limits that are necessary to recover rapidly from a cyber incident. How is Cowbell different? Our value to policyholders goes beyond the policy itself. We empower businesses to take their cyber risk into their own hands - from understanding exposures, to insuring, and improving the risk.



### Closed-Loop Risk Management

#### ASSESS

Use Cowbell Factors™ to quantify your risk exposure and learn exactly how much and what type of coverages your business needs.

#### INSURE

With your broker, determine insurable threats and their financial impacts to develop a cyber insurance policy custom-designed to suit your risk profile.

#### IMPROVE

Use our continuous risk assessment and risk insights or ask our Risk Engineering team for guidance to remediate exposure and optimize your premium.

#### RESPOND

Cowbell's cyber claim experts are on-call 24x7 to help you immediately with a full range of post-incident recovery services.

## Cowbell Delivers Robust Cyber Insurance Protection

Cowbell's mission is to make cyber insurance accessible to all businesses and help policyholders strengthen their resilience against cyber threats. Our policies include continuous risk assessment and extensive risk management resources so that businesses can take their cyber risk into their own hands and avoid incidents.