



**“My construction company isn’t a target for cyber attack.”**

That’s exactly what cyber thieves want you to think.

The confidential data you depend on—customer and supplier account information, employee records, financial and proprietary contract information—is well worth stealing. You may even be a backdoor to your customers’ or suppliers’ systems.

Chances are your cyber security hasn’t kept up with the mobile technology and Internet connections you depend on, making you very vulnerable.

The cost of recovery from an attack can be devastating. But cyber insurance pays for the specialists and services you’ll need to restore data and systems, meet legal requirements and manage your reputation.

## It happened to them - it can happen to you

# 53%

of U.S. businesses were cyber  
attacked in the past year\*

## Types of attacks

Victims experienced these  
common attacks. New threats emerge  
daily. Security can't keep up.

53%	Malware / viruses
51%	Ransomware / cyber extortion
35%	Distributed denial of service attack
29%	Social engineering
25%	Cyber extortion

\*All statistics from 2019 Zogby  
Analytics study sponsored by HSB

### Fast fact

### CONSTRUCTION

**75% of respondents** in the construction, engineering  
and infrastructure industries have experienced a  
cyber incident within the last year.

## Causes of attacks

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

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

## What are the risks

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

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

## 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

## About HSB

HSB, a Munich Re company, is a  
technology-driven company  
built on a foundation of specialty  
insurance, engineering and  
technology, all working together to  
drive innovation in a modern world.