



**“Cyber thieves have no reason to bother my business.”**

Hotels, motels and restaurants are learning the hard way that victims come in all sizes.

Credit card payments. Online reservations. Loyalty clubs. Email promotions. Your industry's dependence on the Internet and data attracts cyber-attacks. Hotels, motels and restaurants are perfect targets, with all the connectivity and confidential data cyber thieves want, but fewer security barriers than big companies to deter them.

Attacks are almost inevitable and can be financially devastating. Recovery costs often include downtime and lost income, expensive IT experts, legal counsel and public relations specialists. You can protect your business and cut your losses with cyber insurance.

## 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

### HOSPITALITY

**74% of all cyber-attacks** on the hospitality industry  
involve intrusions on Point-of-Sale systems.

## 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.