

Cyber security for schools

Howden (formerly Endsleigh) is a specialist education insurance broker with 60 years' experience providing bespoke risk solutions to the education community. We provide tailored cyber cover to ensure schools are protected against cyber attacks.

Cyber insurance has become more and more important for education providers due to the increased reliance on technology and the importance of protecting digital assets.

Cyber insurance for schools will not only protect your school against the loss of income and any claims made against you following a data breach, but you will also have access to legal advice and a team of experts to help minimise the damage caused to your organisation - be it financial or reputational.

What's covered?

Cyber cover protects your school against malware, phishing, or other cyber attacks and can be tailored in terms of limits of indemnity and excess to the school or multi-academy trust.

The main areas of cover include:

- Access to incident response helplines and notification centres which are available 24/7/365 to report a cyber event. This helps the insurer act as quickly as possible to minimise the damage and outlay for a claim.
- Project management support throughout an incident from the initial attack until you are back up and running. Includes access to industry experts for support in helping to restore systems and managing public relations to combat any reputational damage.
- Legal help and assistance with breach notification letters. These can be to affected parties or to regulatory bodies officially informing them of an incident.
- Forensic analysis of your systems into how the incident occurred.

 This is required as part of the report to regulatory bodies.
- Extortion costs for removing malware and to cover any ransom payment which may need to be paid in bitcoin or other crypto currencies.
- Cover for liability of any losses caused by the transfer of any malware, virus, or ransomware to a third party. Includes compensation costs associated with a data breach or breach of any privacy legislation, and negotiation for retrieving stolen data.
- Cost for contract staff or overtime to recover or rebuild your data if it's too badly damaged and can't be restored.
- Covers lost income and extra costs if a cyber attack disrupts operations for a significant period of time.
- Costs for attending court. This may be necessary as a result of a cyber attack.
- Cover is automatically extended to cloud, remote, or outsourced locations, and for human error or accidental deletion of data.





Who should have cyber insurance?

Any organisation that is connected to the internet needs to implement measures for cyber security. Cyber security is particularly important for schools as they hold large volumes of sensitive student or parent data.

What can Howden do?

Howden has supported over 300 schools to find a proactive cyber solution. Our cyber insurance has been designed to help protect education organisations from emerging risks as well as the reputational and financial fallout of a cyber attack or data breach.

If you are buying cyber insurance for the first time, we can help you find a policy that fits your needs and budgets.

What is the most common form of cyber attack on schools?

Phishing attacks are most common, where hackers break into a school's IT system. Phishing is a type of social engineering attack often used to steal user data, including login credentials, and credit card numbers. It occurs when an attacker, masquerading as a trusted entity, dupes a victim into opening an email or text message. The recipient is then tricked into clicking a malicious link, which leads to the installation of malware (software designed to damage or gain unauthorised access to a computer system). This locks your IT system and encrypts data, only to be unlocked and decrypted upon payment of a ransom.

Following its last Cyber Security Audit, the UK National Security Council found that 78% of schools and academies admitted they had experienced at least one form of cyber security incident, with a noticeable increase in the number of ransomware attacks.*

Get in touch

Call us today on 0333 234 1388 or email us at schools@howdeninsurance.co.uk Request a call back <u>here</u>

*Cybersecurity Schools Audit | LGFL

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