



# Cyber insurance arranged for the care sector

Care for the person,  
care for their personal information

Caring for vulnerable people means that you need to record and access sensitive information about each person in your care. This person-centred data can include patient names, addresses, dates of birth, diagnoses, medications, and mental and physical health assessments.

You will also hold staff records including payroll information, reasons for sickness absence and information about disciplinary matters. The Chief Information Officer can levy fines against any organisation that is found lacking in its duty to look after the personal details it has been entrusted with. In a world where personal information is increasingly valuable, it is even more important to ensure the security of data is not overlooked.

## Who is at risk?



## What should you do next?

Running a full risk assessment can be a useful exercise. Insurance could be a consideration. Aon, together with insurers, has created cyber policies to address this exposure. As well as covering losses that may be incurred, this also ensures the right expertise is available when a data breach occurs.

## Your cover could include:

- Information security and privacy liability
- Regulatory defence and penalties
- Website media content liability
- PCI fines, expenses and costs
- First party data protection loss
- Cyber extortion loss
- Privacy breach response services
- Business interruption cover following a claim.

## How Aon can help

Aon arranges insurance solutions for over 500 nursing homes including dementia care services, in the UK. Aon combines innovative solutions with a deep understanding of the care industry's issues and insurance requirements.

We are happy to talk to you about Cyber Liability insurance which can protect your business against the financial losses caused by breaches of your network security, infringements of data protection laws, employee abuse of email or libellous content on your website.

These losses might be revenue losses or they might be payment for damages to affected individuals.

Cyber Liability insurance can also cover the costs of data restoration, reputation management and crisis management in the wake of an incident.

## Access to wider services through Aon's partners

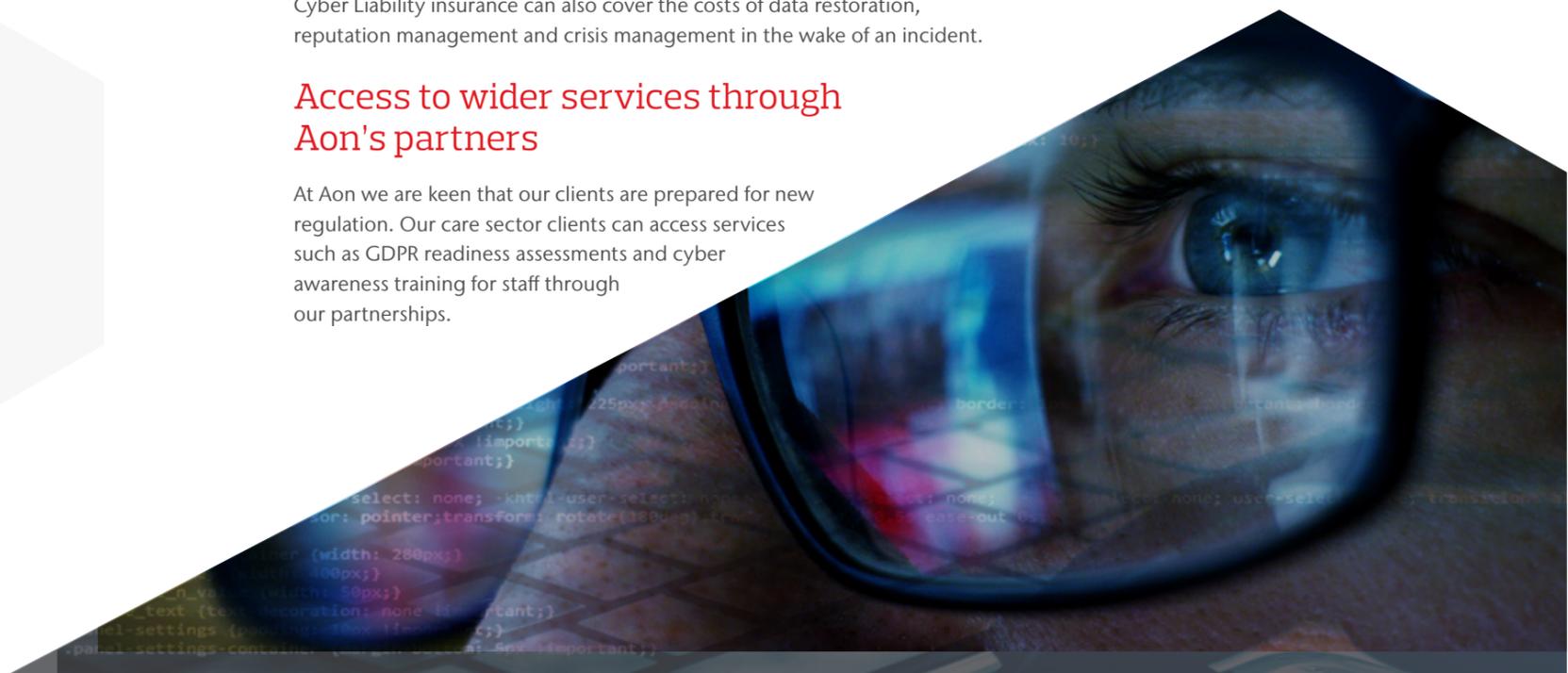
At Aon we are keen that our clients are prepared for new regulation. Our care sector clients can access services such as GDPR readiness assessments and cyber awareness training for staff through our partnerships.

## What GDPR means for you

The EU Council and Parliament adopted the General Data Protection Regulation (GDPR), 25 May 2018, meaning the introduction of a number of new measures that require the attention of your organisation.

- **Compulsory regulatory notification**
- **Higher penalties**
- **Data processor duties**
- **New rights for data subjects**
- **Higher threshold for getting consent to process personal data**

To respond to GDPR, organisations should ensure their systems put privacy at the forefront.



## Learn more

Contact your Aon insurance advisor,

### **John McKie**

New Business Coordinator

t +44 (0)141 222 3355

e [john.mckie@aon.co.uk](mailto:john.mckie@aon.co.uk)

[www.carehomes.aon.co.uk](http://www.carehomes.aon.co.uk)

## About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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