

**PROFESSIONAL LIABILITY****UNDERSTANDING CYBER LIABILITY****MFA? Air-Gapped Backups? Email Filtering? What are these?**

These are all important keys your insured should have to help prevent cyber claims and ransomware attacks.



**MFA (Multi-Factor Authentication)** – an electronic authentication method that requires a user to provide two or more verification factors to gain access to a website, application, computer system, etc.

Rather than just asking for a username and password, MFA requires one or more additional verification factors such as a security code sent to a smartphone, a secure USB key, or biometrics such as fingerprints etc.

**Air-Gapped Backups** – a backup of critical systems and information stored offline, disconnected, and inaccessible from the internet.

A backup is no good if the bad actor can get to it or the information in it.

Air-gapped backups give the bad actor a cold shoulder by keeping the information in cold storage.

**Email Filtering** – software that scans all incoming emails looking for spam, phishing, malicious links or code, etc.

It helps to catch most of the unwanted and/or malicious emails.

Though the filter is a great tool, employee training is necessary to find emails the software may have missed.

Now that we have taken the confusion out of Cyber Liability, let our team provide you with quick & fast indications by using our Comparative Rater!

All we need is the **business name, address, website & revenue**, and we can get indications from several leading carriers, complete with FAQs and claims scenarios, for the majority of your insureds. You can even receive 20 percent commission if you do the quoting yourself!

**Do you have a tough risk, or are you looking for excess cyber? Give one of our brokers a call today to discuss what options we have available!**

**Alec Immordino**ext 8784 | [aimmordino@arlingtonroe.com](mailto:aimmordino@arlingtonroe.com)**Anita Jones**ext 8622 | [ajones@arlingtonroe.com](mailto:ajones@arlingtonroe.com)**Essie Bennett**ext 2260 | [ebennett@arlingtonroe.com](mailto:ebennett@arlingtonroe.com)**John Immordino**ext 8732 | [jimmordino@arlingtonroe.com](mailto:jimmordino@arlingtonroe.com)**Melissa Hilgendorf**ext 8774 | [mhilgendorf@arlingtonroe.com](mailto:mhilgendorf@arlingtonroe.com)**Mark Swayze**ext 8648 | [mswayze@arlingtonroe.com](mailto:mswayze@arlingtonroe.com)**Rod Muench**ext 8703 | [rmuench@arlingtonroe.com](mailto:rmuench@arlingtonroe.com)**Sarah Immordino**ext 8731 | [simmordino@arlingtonroe.com](mailto:simmordino@arlingtonroe.com)**Sonyia Townsend**ext 8668 | [stownsend@arlingtonroe.com](mailto:stownsend@arlingtonroe.com)