

TYPICAL

# DAY IN THE LIFE OF A BUSINESS OWNER



Business owners encounter a variety of cyber risks every day and must be prepared should a data breach occur.

**7:00 a.m.**

Stops at local cafe. Connects to Wi-Fi and opens email invitation from a friend to a networking event. Uses link in email to RSVP.

## RISK

Public Wi-Fi allows criminals to "electronically eavesdrop" on valuable information stored on your phone including passwords.



**9:00 a.m.**

At the office, opens an email requesting a software update. Clicks link in email to download update.

## RISK

Potential phishing email that directs to bogus website to capture personal/financial information.



**10:00 a.m.**

While reading top news stories online, clicks on an interesting headline and is directed to another news site.

## RISK

Clicking links to websites you are not familiar with is risky. Criminals use these types of websites to unknowingly infect your computer with ransomware.



**11:00 a.m.**

At the office, makes updates to client's invoice based on client's new request. Throws invoice away.

## RISK

Criminals can steal papers from garbage and gain access to confidential information from client files.



**1:00 p.m.**

Grabs lunch at local restaurant. Connects phone to restaurant's Wi-Fi to check email and purchases ticket to a networking event using credit card.

## RISK

Public Wi-Fi gives criminals access to credit card information used to make the purchase on your phone.



**2:00 p.m.**

Upon returning from lunch, realizes a ransomware attack has frozen all systems. Cannot access software or client information.

## RISK

A ransomware attack prevents you from using your computer. Criminals will demand payment (via bitcoins) to regain access.



**6:00 p.m.**

After a few hours, figures out how to purchase bitcoins and pays the ransom, however, the criminals provide a decryption key that does not work.

## RISK

Once the criminals receive payment, they might not provide the correct decryption code in hopes you will continue to pay additional ransom.



Victor's Cyber Insurance products provide response and recovery assistance following a digital crime or breach liability incident.

Contact your local insurance broker to get a quote.  
[www.victorinsurance.ca](http://www.victorinsurance.ca)

