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Businesses need cyber liability insurance policies with specific clauses to protect them should they fall victim to a social engineering or invoice manipulation attack. But insurance carriers are buckling down on who they will insure. It's important to have a conversation with your agent to ensure you have the right cyber insurance. Here are some things to discuss:

-  Phishing
-  Social Engineering
-  Invoice Manipulation
-  Forensic Work
-  Business Interruptions
-  Extortion and Blackmail Coverage
-  Loss of Data and Restorative Work
-  Litigation Coverage
-  Regulatory Coverage
-  Communication and Breach Notifications
-  Credit Monitoring and Review
-  Liability for Media Issues
-  Liability for Breach of Privacy and Compliance