# CYBER-RISK EXPOSURE SCORECARD - CONSTRUCTION

TURNER INSURANCE GROUP

New technology can help construction companies streamline operations, improve safety and reduce costs, but many employers don't realise the extent of their cyber-risks. Even though most construction projects use equipment that isn't connected to a network, hackers can still target Internet of Things (IoT) devices, smartphones and traditional computer systems.

If any of these devices are compromised, your business could face ransomware attacks, social engineering schemes or even physical damage if a commercial control system is targeted. You also need to protect your customers' and employees' personal information, as a data breach can lead to damaging legal action and a tarnished reputation.

It's important to remember that no construction company can afford to ignore cyber security. You should also consider cyber liability insurance as a key component to your risk management program.

**Instructions:** Begin by answering the questions below. Each response will be given a numerical value depending on the answer:

**Yes:** 5 points | **No:** 0 points | **Unsure:** 5 points

After completing all of the questions, total your score to determine your level of cyber-risk using the scale below.

| QUESTIONS | YES | NO | UNSURE | SCORE |
|---|---|---|---|---|
| 1. Do any of your worksites have a wireless network, and do you let employees, subcontractors or visitors access those networks? | ☐ | ☐ | ☐ | |
| 2. Does your organisations have a 'bring your own device' policy that allows employees or subcontractors to use personal devices for business use or on a company network? | ☐ | ☐ | ☐ | |
| 3. Does your business operate at multiple internet-connected worksites simultaneously? | ☐ | ☐ | ☐ | |
| 4. Can any of your clients, employees or subcontractors access administrative privileges on your networks or devices? | ☐ | ☐ | ☐ | |
| 5. Does your business use IoT devices, such as Radio Frequency Identification tags, air quality monitors or environmental sensors? | ☐ | ☐ | ☐ | |
| 6. Do any of your worksites use commercial control systems that are connected to a network eg HVAC controls and power systems? | ☐ | ☐ | ☐ | |
| 7. Does your business have a website or online platform that's used to collect data such as work progress, supply chain management or employee communications? | ☐ | ☐ | ☐ | |
| 8. Does any software at your worksites require an update? | ☐ | ☐ | ☐ | |

| QUESTIONS | YES | NO | UNSURE | SCORE |
|---|---|---|---|---|
| 9. Do any of your worksites use drones to remotely monitor projects or the surrounding environment? | ☐ | ☐ | ☐ | |
| 10. Does your business use a third-party vendor for data storage or task management? | ☐ | ☐ | ☐ | |
| 11. Does anyone at your business use computers to access bank accounts or initiate money transfers? | ☐ | ☐ | ☐ | |
| 12. Does your business store sensitive information (eg financial reports, personal information and guides) that could potentially compromise you if stolen? | ☐ | ☐ | ☐ | |
| 13. Has your business ever failed to enforce policies around the acceptable use of computers, email, the internet or other cyber-related topics? | ☐ | ☐ | ☐ | |
| 14. Is network and cyber-security training for employees or subcontractors optional? | ☐ | ☐ | ☐ | |
| 15. Has your business ever failed to confirm that your third-party vendors use sufficient data protection procedures? | ☐ | ☐ | ☐ | |
| 16. Have any of your employees or subcontractors failed to keep track of devices such as smartphones, laptops, tablets, hard drives or USB drives? | ☐ | ☐ | ☐ | |
| 17. Has your business ever failed to train employees or subcontractors to recognise social engineering scams? | ☐ | ☐ | ☐ | |
| 18. Would your business lose critical information in the event of a system failure or other network disaster? | ☐ | ☐ | ☐ | |
| 19. Can employees, subcontractors or the general public access your networks or worksites after you've closed? | ☐ | ☐ | ☐ | |
| 20. Has your business neglected to review its data security or cyber-security policies and procedures within the last year? | ☐ | ☐ | ☐ | |
| **TOTAL SCORE** | | | | |

**Low risk.** Contact Turner Insurance Group to confirm: 0-10

**Moderate risk.** Contact Turner Insurance Group to confirm: 15-25

**High risk.** Contact Turner Insurance Group to confirm: 30-50

**Escalated risk.** Contact Turner Insurance Group to confirm: 55-100