

CYBER-RISK EXPOSURE SCORECARD - RESTAURANTS



New technology can help restaurants streamline operations, attract customers and reduce costs, but many employers don't realise the extent of their cyber risks. Even though most restaurants work directly with their customers, hackers can still target your systems for valuable financial information or intellectual property like recipes and business endeavours. 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 restaurant can afford to ignore cyber-security. You should also consider cyber-liability insurance as a key component to your risk management programme.

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 restaurant's level of cyber-risk using the scale below.

QUESTIONS	YES	NO	UNSURE	SCORE
1. Does your restaurant have a wireless network, and do you let employees or customers access it?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. Do you allow customers to use their personal devices (eg laptops, smartphones and tablets) on your establishment's network?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3. Is your restaurant part of a local or national franchise?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Is your restaurant compliant with all of the payment card industry's (PCI) data security standards, including employee training and ongoing security testing?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Does your restaurant have a website or mobile app that's used to collect customer data such as email addresses, phone numbers or meal preferences?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6. Does any software at your restaurant require an update?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Can any of your employees or customers access your point-of-sale system or credit card readers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Does your restaurant use a third-party vendor for payment processing or data storage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9. Has your restaurant ever failed to confirm that your third-party vendors use sufficient data protection procedures?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

QUESTIONS

	YES	NO	UNSURE	SCORE
10. Does your organisation have a 'bring your own device' policy that allows employees to use personal devices for business use or on a company network?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
11. Are any employees allowed access to administrative privileges on your network or computers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
12. Does anyone in your restaurant use computers to access bank accounts or initiate money transfers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
13. Does your restaurant store sensitive information (eg financial reports, recipes and roadmaps) that could potentially compromise you if stolen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
14. Has your restaurant ever failed to enforce policies around the acceptable use of computers, email, the internet or other cyber-related topics?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
15. Is network and cyber-security training for employees optional at your restaurant?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
16. Does your restaurant partner with a web-based app (eg Uber Eats, Just Eat or Foodhub) to offer deliveries?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
17. Has your restaurant ever failed to train employees to recognise social engineering scams?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
18. Would your restaurant lose critical information in the event of a system failure or other network disaster?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
19. Can employees or customers access your building after you've closed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
20. Has your restaurant neglected to review its data security or cyber-security policies and procedures within the last year?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
TOTAL SCORE				

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

Medium risk. Contact Turner Insurance Group today: 15-25

High risk. Contact Turner Insurance Group today: 30-50

Escalated risk. Contact Turner Insurance Group today: 55-100