

# RETAIL



Shops and online retailers use connected networks to perform valuable tasks like completing transactions, storing customer data and managing supply chains. Unfortunately, hackers also know the value of this data, and the retail industry is the most frequent target of cyber-attacks every year. Even if you have basic safeguards in place, hackers can still target your point-of-sale (POS) systems, website hosting service, third-party vendors and more. You also need to take extra care to protect your customers' and employees' personal information, as a data breach can lead to damaging legal action and a tarnished reputation.

Since the potential loss from a cyber-attack is so high, no retailer can assume that their systems are completely safe. 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 business' level of cyber-risk using the scale below.

QUESTIONS	YES	NO	UNSURE	SCORE
1. Does your shop or office have a wireless network, and do you let customers or employees access it?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. Do you allow employees to use their personal devices (eg laptops, smartphones and tablets) in the workplace?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3. Does your business have shops or offices in more than one location?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Can employees access your servers or data remotely?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Does your business have a website or mobile app that's used by customers or employees to collect personally identifiable information such as email addresses, phone numbers or IP addresses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6. Does any software at your shop or office require an update?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Has your office or shop ever failed to screen customers, visitors or service providers to ensure they don't access unauthorised areas?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Does your business use a third-party vendor for data storage, payment processing or online marketing?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

**QUESTIONS****YES NO UNSURE SCORE**

<b>QUESTIONS</b>	<b>YES</b>	<b>NO</b>	<b>UNSURE</b>	<b>SCORE</b>
9. Is it ever possible for your employees or customers to access your POS systems without authorisation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10. Are any employees allowed access to administrative privileges on your network or computers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
11. Does anyone at your business use computers to access bank accounts or initiate money transfers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
12. Does your shop or online shop track sensitive information (eg inventories, financial reports and customer data) that could potentially compromise you if stolen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
13. Has your business 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"/>	
14. Does your storefront have cameras and security systems in place to ensure pedestrians don't access employee-only areas?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
15. Is network and cyber-security training for employees optional at your business?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
16. Has your shop or office ever failed to train employees to recognise social engineering scams?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
17. Would your business lose critical information in the event of a system failure or other network disaster?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
18. Can employees or visitors access your shop or office after you've closed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
19. Has your business 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"/>	
<b>TOTAL SCORE</b>				

**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: 55-95