Aviso TAS
Insurance Brokers
An Aviso Group Partner

Cyber Risk Self-Assessment for Australian SMEs

Tick each box that applies to your business. The more boxes left unticked, the more exposed you could be.

YOUR TECHNOLOGY & DATA USE

- □ We use email to communicate with clients and suppliers
- □ We store customer or staff data (e.g. names, contact info, bank details)
- □ We use cloud-based software or SaaS platforms
- □ We accept card payments or online transactions
- □ We rely on our IT systems to operate daily
- □ We limit who has access to sensitive data based on role
- □ Our Wi-Fi networks are encrypted and password protected
- □ We automatically install security updates and software patches

YOUR PEOPLE & PRACTICES

- □ Our staff are trained in cyber safety (e.g. phishing awareness)
- □ We conduct refresher training at least once a year
- □ We use strong passwords and multi-factor authentication (MFA)
- □ We have internal data security policies
- □ Devices are protected with antivirus/endpoint protection
- □ We regularly back up our data offsite or to the cloud

- □ Personal and business devices are kept separate
- □ We review and revoke access for former staff or contractors promptly

YOUR INCIDENT READINESS

- □ We have an incident response plan
- □ We run simulations or tabletop exercises for breach scenarios
- □ We have a contact list for IT, legal and cyber insurance support
- □ We know who to call if there’s a breach or ransomware attack
- □ We have Cyber Insurance in place
- □ We know what our cyber policy covers and excludes
- □ We have confirmed our business interruption coverage includes cyber-related outages
- □ We know our legal obligations if a breach occurs
- □ We’ve reviewed our risks with a broker in the last 12 months

This checklist is provided as general information only and is intended to help Australian small to medium businesses self-assess common areas of cyber risk. It does not take into account your specific business operations, systems, or risk profile.

Completing this checklist does not guarantee coverage under a cyber insurance policy or compliance with any legislation or regulatory requirements.

We recommend speaking with your insurance broker or a qualified cybersecurity professional to assess your individual circumstances and determine appropriate insurance solutions.

Recovering from a cyber incident without the right insurance can be costly, both financially and reputationally.

Let us help you **find a policy that suits your business needs.**

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This is general information only and does not consider your individual objectives, financial situation or needs. Always consult a broker before making a decision. Policies are subject to terms, conditions, and exclusions.. For more information and to explore insurance solutions, contact your local broker.

The trustee for MMIB Unit Trust t/as Aviso TAS Insurance Brokers