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Want to learn more?

Join our:

Cyber Risk Management Webinar

Date: 24th January 2018
Time: 11am
Length: 45 mins plus 15 mins Q&A

Training designed exclusively for English UK Members and delivered by our Corporate Partner, Integro.

In partnership with their specialist English Language School insurer, Covea Insurance.

Click here to register your interest now

Full agenda and further joining instructions will be issued following registration.

Cyber Crime Risk Update

"Cyber attacks are set to rise. We urge language schools to take a proactive approach "

Carl Hornby provides an insight into the risks of cyber crime.

It is no longer a question of 'if' but 'when' your business will become the victim of an attack. What will be critical is that you are suitably prepared.

The current perception is that cyber criminals only target large corporate businesses. The reality is that irrespective of the size and scale of your operation, your language school is at risk.

Why are we seeing an increasing number of cyber crimes aimed at smaller and medium sized businesses?

Smaller businesses often operate without dedicated IT professionals, and rarely regard themselves as attractive targets for cyber-attacks. But this very attitude, and the knock-on effect of being left undefended, is precisely what makes them tempting to hackers.

The increasing threat is due to the fact that criminals no longer require a high level of technical skill to commit cyber-attacks. Easy access to offensive cyber capabilities, such as ransomware and services such as distributed denial of service (DDoS), has allowed individuals and groups to have an impact disproportionate to their technical ability.

What is the risk to language schools?

Language schools have a legal obligation under the Data Protection Act to keep data secure. The Information Commissioners Office (ICO) offers a self-assessment toolkit on their site which may provide a helpful starting point.

In addition the General Data Protection Regulations, due to come into force in May 2018, will increase language schools requirements to demonstrate their compliance with data protection. The bill is to give the ICO the power to fine companies up to £17 million, or 4% of global turnover.Any legal actions against your school would require you to demonstrate you have taken sufficient preventative measures.

Cyber-attacks cannot be prevented. System security, training and awareness can help mitigate the risks for language schools and comprehensive insurance protection will support the recovery of your business in the event of an attack.

ENGLISHUK
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Cyber Crime Examples

- **Ransom Attacks**

This type of attack can be highly lucrative for online criminals. A denial-of-service attack (DDoS attack) is a cyber-attack where the perpetrator seeks to make a machine or network resource unavailable to its intended users by temporarily or indefinitely disrupting services of a host connected to the Internet. The perpetrator then makes a demand for a large ransom to be paid in return for releasing the systems. In essence, it is possible for a hacker to disable your business. The NHS received wide coverage of their ransom attack in the UK media.

- **Data Theft**

When personal and sensitive data is stolen this presents a subsequent risk of identity theft. If you store employees or student personal and sensitive data (as most language schools do) there is a risk hackers could access this data and use it for malicious purposes which could leave your language school liable. This could involve activities such as cloning a students identity to set up bogus credit card accounts

- **Fraud**

We have seen a recent example relating to the hacking of a business's email account. When accessed it was used to notify debtors of a change in banking details and requested payment be directed to a 'new account'. Any emailed responses were intercepted by the hackers and for some weeks the business continued to operate unaware of the diversion of funds.

Get in touch...

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Reduce your risks:

- Read further guidance on how to manage your Cyber Risks by visiting Integro's website
- Read more about Integro's Cyber Insurance options here

Other useful links:

- Ministry of Defence:Defence Cyber Protection Partnership
- HM Government CyberEssentials Guidance for Businesses.