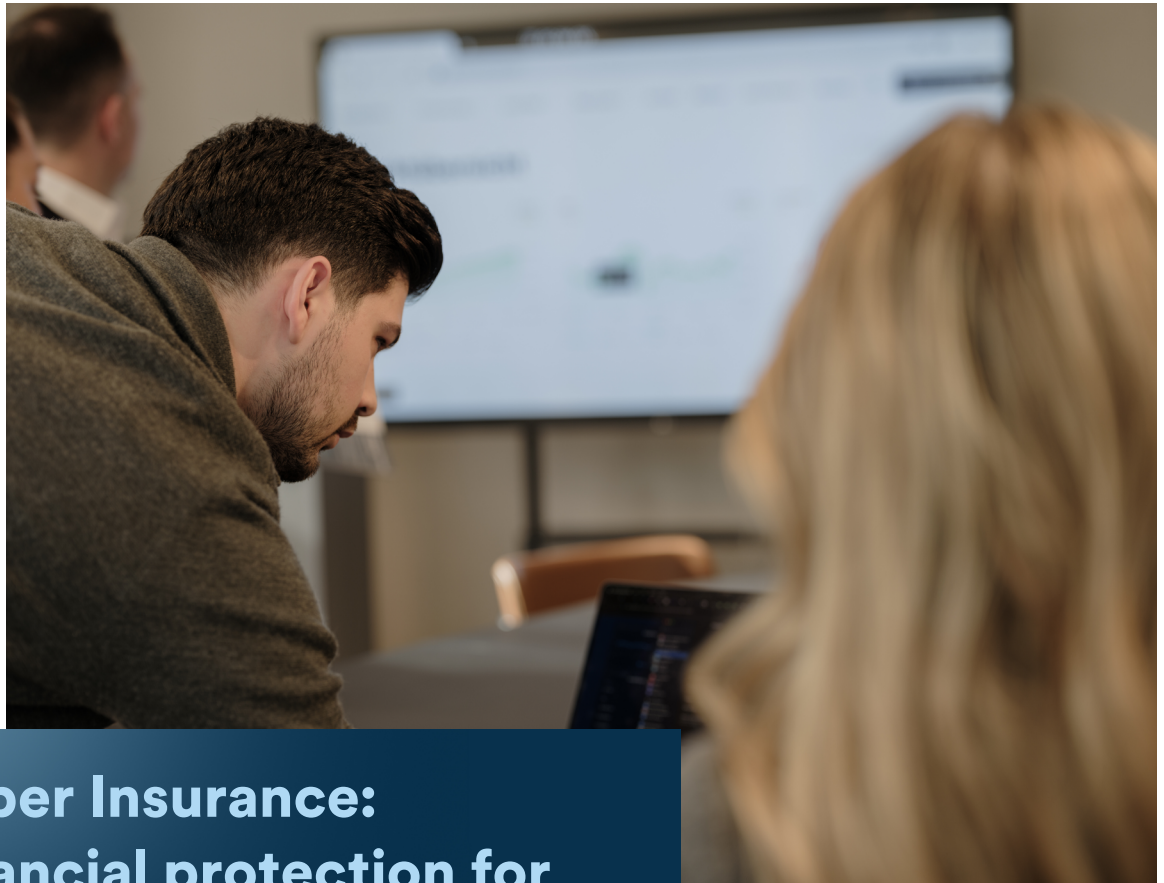




Cyber Insurance: Financial protection for SMEs

Cyberattacks are among the biggest risks companies face in the 21st century. According to estimates, more than 90% of companies are affected by cyberattacks every year, and these attacks can cause significant financial damage.

Appropriate cyber insurance helps minimize the financial impact of an attack and promotes a robust cyber-risk strategy. It is indispensable for businesses to be protected against this growing threat.

Cyber insurance covers typical risks

- **Loss of data:** Protection against the loss of sensitive information.
- **Business interruption:** Protection against loss of income caused by business interruption.
- **Extortion:** Coverage of ransom demands by cyber criminals.
- **Liability claims:** Coverage of third-party claims due to data breaches.
- **Loss of reputation:** Support in restoring a company's reputation.
- **Fines and recovery costs:** Coverage of recovery costs and potential fines.

How to select appropriate cyber insurance

Selecting appropriate cyber insurance requires careful analysis and a comparison of various offers. We recommend the following steps:

- 1 Risk analysis**
Identify specific threats and weaknesses of your company.
- 2 Compare offers**
Choose an insurance policy with a coverage amount, deductible, and premiums that suit your company.
- 3 Expert guidance**
Work with independent advisors who are experienced in cyber insurance and understand the special requirements of your business.

Conclusion

In today's digital world, SMEs are increasingly exposed to cyber risks, which can cause significant financial and operational damage. Well-selected cyber insurance can help strengthen an SME's resilience in the face of cyber threats.



smzh tip



Pren Pervorfi
Member of the Board of smzh

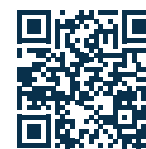
Pren Pervorfi stresses that:

” Companies should actively take measures to manage cyber risks and safeguard against them with insurance coverage. In addition to insurance, it is important to establish efficient cyber risk management to take full advantage of cyber insurance. This includes periodic security assessments and educating employees to reduce the likelihood of cyberattacks.

”

smzh for you

- **Independent expertise:** As an independent advisor, we are not tied to any dedicated insurance provider and can make objective recommendations.
- **Industry-specific know-how:** We have comprehensive experience in various industries and are therefore familiar with industry-specific risks and requirements.
- **Holistic approach:** We look at your company holistically and develop integrated insurance solutions that consider all aspects.



Call us at
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or make an appointment
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smzh ag
Tödistrasse 53, CH-8002 Zurich
+41 43 355 44 55
contact@smzh.ch
www.smzh.ch

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