

## Coverage Highlight – Operator Error

According to a study by IBM, 95% of all cyber breaches have one thing in common: human error. It's a fact of life that humans make mistakes, they are often how we learn.

However, human error leading to a cyber breach can be very costly to a business and can manifest in many ways. It could be as simple as clicking on a malicious link in an email, using weak passwords or failing to install software patches within a required/appropriate timeframe. All these things are covered under ATC's cyber policy. However, we take it one step further to ensure our clients are protected from their greatest asset but their biggest threat in terms of a cyber incident: their employees.

Our 'Operator Error' coverage goes the extra mile by protecting against 'the accidental erasure, destruction or modification of the Insured's data or programs'. These types of incidents are non-malicious and can happen to anyone. If an employee accidentally deletes your entire client database, we can help recover it. If a member of your IT team makes a crucial error regarding a server update, our incident response teams are on hand to help.

Not only are employees covered under operator error, so too are 'Cloud Service Providers', meaning any third party who provides you with computing services, infrastructure platforms or business applications. If they suffer an 'Operator Error' incident, then we provide coverage for our Insured if they are affected.

We understand that accidents happen, and our 'Operator Error' coverage provides our clients comfort that when something goes wrong, we are here to help.

<https://blog.usecure.io/the-role-of-human-error-in-successful-cyber-security-breaches>



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