

CYBER RISK

Cyber Risk

Self-Assessment — Guyana

10 questions to understand your cyber exposure and identify critical gaps in your current protection.

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Abdool & Abdool Inc. | Cyber Risk Seminar 2026 | abdools-insurance.com

SECTION 01

The Caribbean Cyber Risk Landscape

- 68%** of Caribbean SMEs experienced a cyber incident in the last 2 years
- \$4.2M** average cost of a data breach — often unrecoverable without insurance
- 94%** of uninsured businesses do not survive a major ransomware attack
- 90%+** of ransomware attacks begin with a single phishing email

SECTION 02

10-Question Self-Assessment

- 01 Do you store customer personal data?**
 YES = Data Breach Liability exposure
 Yes No
- 02 Do you process online payments or store card data?**
 YES = Payment card breach risk — most common Caribbean incident
 Yes No
- 03 Have employees received suspicious emails?**
 YES = You are already a target. Phishing causes 90%+ of attacks
 Yes No
- 04 Could you operate 72 hours without computer systems?**
 NO = Business Interruption exposure from ransomware
 Yes No
- 05 Do you back up data offline or to a separate cloud?**
 NO = Ransomware could cause permanent data loss
 Yes No
- 06 Do employees access systems from personal devices?**
 YES = Each personal device is a potential entry point
 Yes No
- 07 Have you ever transferred funds based on an email instruction?**
 YES = Social Engineering / Funds Transfer Fraud exposure
 Yes No
- 08 Do you use cloud-based email (Gmail, Microsoft 365)?**
 YES = Business Email Compromise risk without 2FA enabled
 Yes No

09 Do you have a written incident response plan?

NO = First hours after attack are critical — plan now

■ Yes ■ No

10 Could you absorb USD \$50,000 in immediate incident costs?

NO = Cyber insurance exists precisely for this situation

■ Yes ■ No

SECTION 03

What Cyber Insurance Covers

Typical cyber insurance coverage

- Ransomware response — negotiation support and ransom payment if approved
- Forensic investigation to identify and scope the breach
- Data breach notification costs — can be very significant at scale
- Business interruption — revenue loss during system downtime
- Third-party liability for compromised customer data
- Legal defence and regulatory investigation costs
- Social engineering and fraudulent funds transfer
- System restoration and data recovery costs

SECTION 04

Immediate Actions — No Cost Required

Do these today

- Enable two-factor authentication on ALL email and cloud services
- Verify daily data backups are made and stored offline
- Brief staff on identifying phishing emails
- Review who has administrative access to financial systems
- Register interest for Abdool & Abdool Cyber Risk Seminar 2026

Book a free cyber risk assessment

We assess your specific exposure and recommend appropriate coverage for your business.

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