

Presented by



for

The
Honorary
Treasurers
Forum

Webinar: Cyber Risk Simplified

Breaking down what charities need to know about managing cyber risk and insurance.



Thursday 29th January 2026



6pm - 7pm

Speaker

Tim Larden

*Sales & Marketing Director
at Access Insurance*

About Access Insurance

Proudly part of the BENEFACT GROUP 

- Access is an ethically driven, Chartered Insurance Broker that services over 18,000 charity and not-for-profit organisations.
 - Our mission is to help all types of charities and not-for-profits manage their risks by giving specialist advice and designing bespoke insurance policies.
 - **We act as an arm of our clients and not the insurer**



About Access Insurance

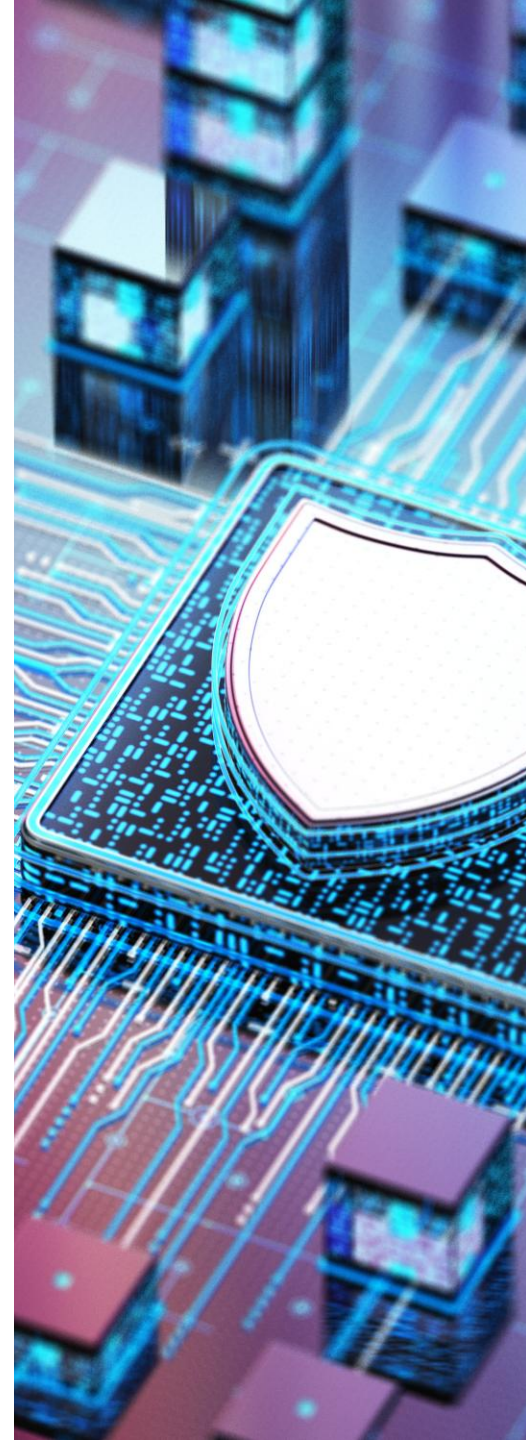
Proudly part of the BENEFACT GROUP 

- Access Insurance is part of the Benefact Group, who give all available profits to charity, and are owned by the Benefact Trust. The Group is an international family of 40+ financial service businesses with deep charity expertise in insurance, broking and investment management.



What we'll cover

- Cyber risks charities should be ready for
- Steps to manage cyber risk
- What measures cyber insurers require from charities
- How cyber insurance works and what it covers
- Top Takeaways
- Questions



The current state



Four arrested in connection with M&S and Co-op cyber-attacks



Schools affected by West Lothian cyber attack revealed
Edinburgh, Fife & East · 3d

NCSC statement following reports of nursery data incident

Statement from the NCSC in response to reports of an incident impacting nurseries.

Jonathon Ellison, NCSC Director for National Resilience, said:

'The reports of highly sensitive data being stolen in a cyber incident impacting nurseries are deeply distressing.

'Cyber criminals will target anyone if they think there is money to be made, and going after those who look after children is a particularly egregious act.

'The NCSC has bespoke guidance to help early years settings, such as nurseries, protect themselves from attacks, as well as guidance for individuals who are concerned that their data has been affected by a breach.'

Further guidance

- Early Years practitioners: using cyber security to protect your settings
- Data breaches: guidance for individuals and families

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25 September 2025

NEWS TYPE

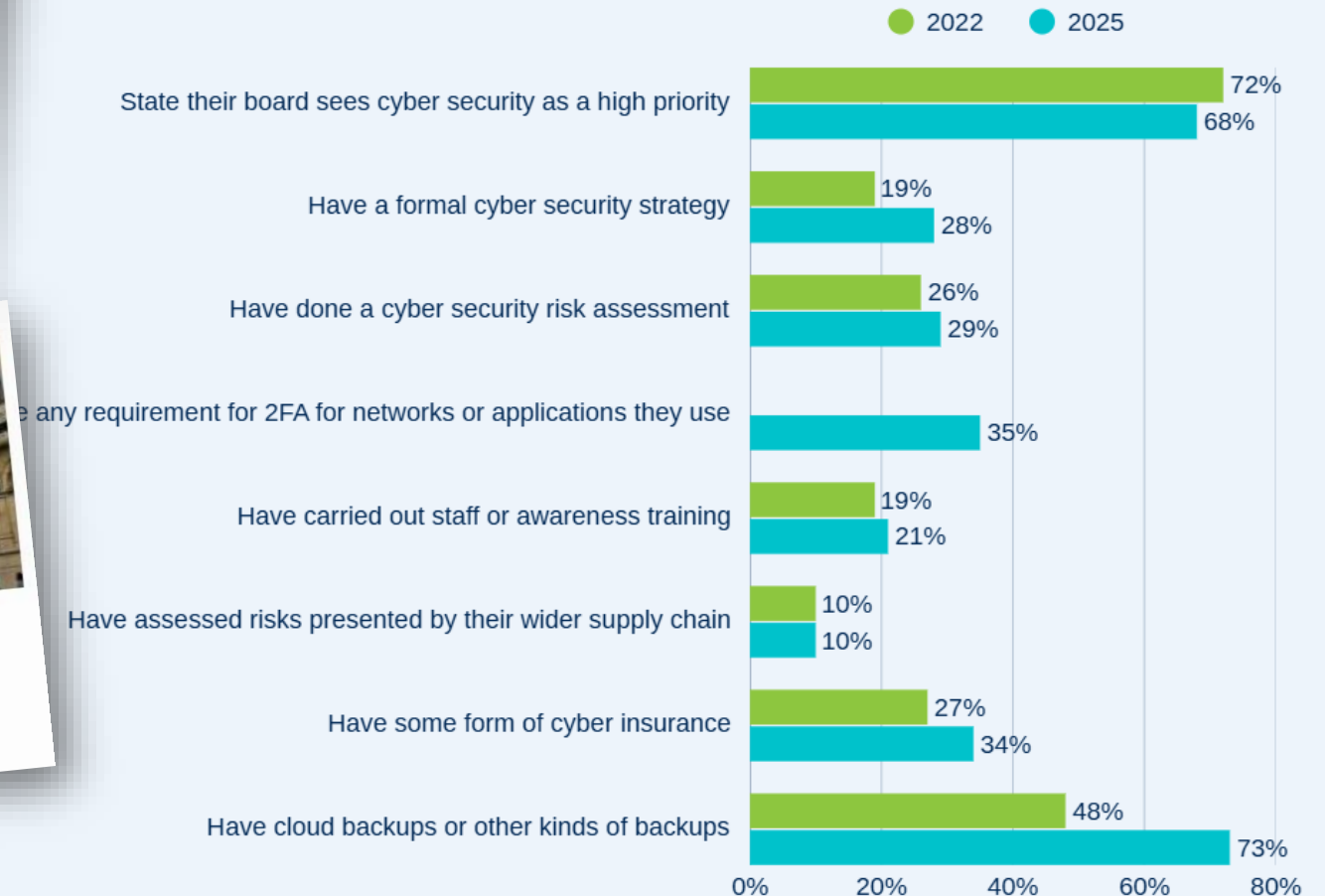
Statement



Cyber attackers steal personal data from council

Oxfordshire · 19 Jun

Charities cyber security activity



Access Insurance Services
Selsdon House, 212-220 Addington Road
020 8651 7420 | accessinsurance.co.uk



Data source: Charities surveyed in NCSC's Charity Cyber Security Breaches Survey 2022 & 2025



Why charities are concerned?

- **Charities can have good reason to feel more exposed to cyber incidents**
- We all see the news.
- Charities use a variety of systems and databases.
- Charities can hold special category data
 - Higher exposure to ICO investigation and fine
 - Greater risk of reputational loss
- Don't necessarily have the IT skills, support and infrastructure in-house due to funding and size
- Have volunteers & hybrid staff – Challenges around control of access to data / networks.
- For larger charities, supply chain attacks and having much larger networks/digital infrastructure may be a concern, particularly business interruption exposure.

Common cyber threats

What are the most common types of attack to look out for?

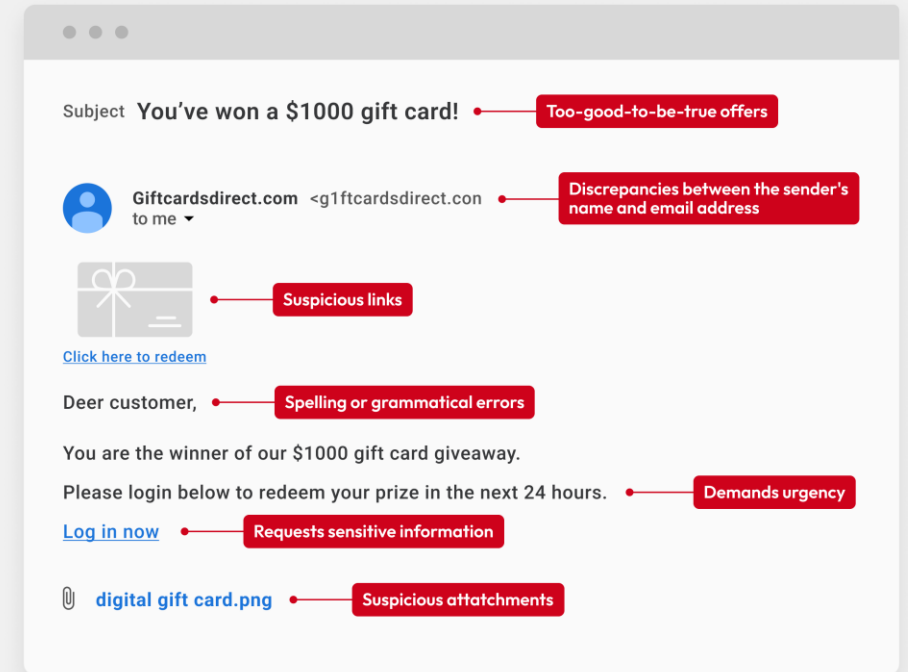


Where does it start?

Very often – Business Email Compromise or Phishing

- Often has the goal of redirecting or extorting payments or gaining access to data.
- Can start as a phishing email or a targeted attack on a senior leader or trusted person.
- Social engineering often takes place with a compromised email account to manipulate someone into doing something.

How To Identify a Phishing Email



Other common threats



Malware/Ransomware - Malicious software that locks or freezes your charity's data and systems, making them unusable. Attackers then demand payment, sometimes threatening to publish your data publicly if you don't pay.



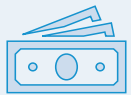
Data Breaches - When sensitive or personal information held by your charity is accidentally or maliciously accessed, shared, or exposed to people who shouldn't see it. This can put people's privacy at risk, potentially causing harm or damage.



Supply chain attacks - A third-party organisation your charity relies on to help run its services, such as a managed service provider (MSP), web host, software provider, or file storage solution.



Website hacks - When an attacker gains unauthorised access to a website to steal data, deface pages, spread malware, or use the site for other malicious purposes.



Funds transfer fraud - social engineering attacks that lead to an employee or volunteer being tricked into sending money to a compromised/criminal account. Sometimes through phone or invoice manipulation, or interception soc

Housing charity's data leaked on dark w

03 September 2024 by Emily Harle

The charity's data was published online by a ransomware gang believed to have links to Russia

Large mental health charity hit by 'sophisticated and criminal' cyber attack

23 Mar 2022 News

Bible Society fined £100,000 for data

12TH JUNE 2018

Kokoro Cyber Attack Exposes Donor Data of Over 40 UK Charitable Organizations

The Kokoro cyber attack is expected to impact donors' data of nearly 40 UK-based charitable organizations.

by Editorial — September 28, 2023 Reading Time: 4 mins read



Managing the risks

What are you doing about cyber threats? How strong is your security?












Do you know what data you are collecting?

- Do you know how many personal data records you collect or process?
 - Do you know what classes of data you collect or store?
- Do you process credit & debit card transactions?

Image source: urmconsulting.com

Special Category Data

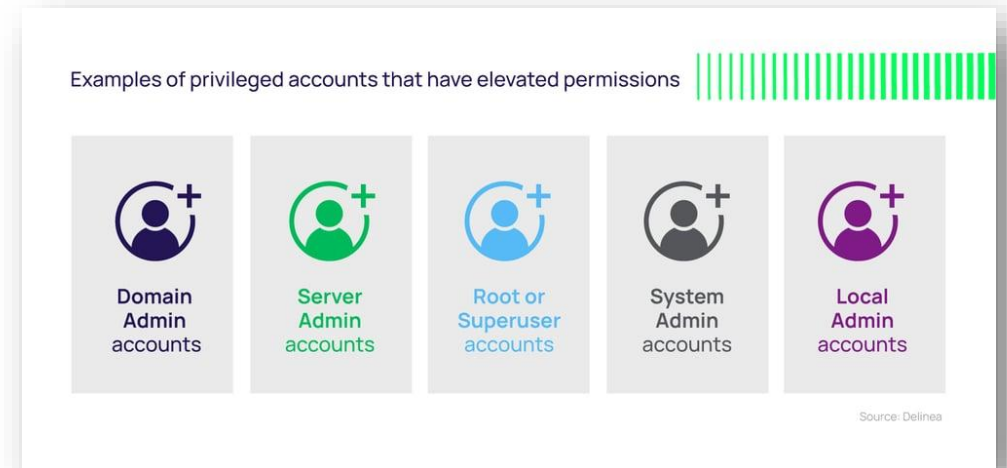
Under the GDPR

 <p>Personal data revealing racial or ethnic origin</p>	 <p>Personal data revealing political opinions</p>	 <p>Personal data revealing religious or philosophical belief</p>
 <p>Personal data revealing trade union membership</p>	 <p>Genetic data</p>	 <p>Biometric data (where used for identification purposes)</p>
 <p>Data concerning health</p>	 <p>Data concerning a person's sex life</p>	 <p>Data concerning a person's sexual orientation</p>

Do you know who has access to what?

- Access Controls or Privileged User Accounts (particularly on network or cloud tools & databases e.g. Microsoft 365, Donorfy, etc)
 - Does everyone in the organisation need the same level of access to data?
 - Does everyone in the organisation need the same level of ability to download, edit, delete or add new data?
 - What tools, software, integrations or partners have access to your data?

- Do you securely access data?



How good is your account security?

- Passwords can be leaked or brute forced (enhanced by AI)
- Enable 2FA/MFA on all applications, particularly emails, remote access software & privileged user accounts (CRMs, websites, networks, etc)
- Use passkeys, use a password manager or create sophisticated passwords

Number of Characters	Numbers Only	Lowercase Letters	Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters, Symbols
4	Instantly	Instantly	Instantly	Instantly	Instantly
5	Instantly	Instantly	57 minutes	2 hours	4 hours
6	Instantly	46 minutes	2 days	6 days	2 weeks
7	Instantly	20 hours	4 months	1 year	2 years
8	Instantly	3 weeks	15 years	62 years	164 years
9	2 hours	2 years	791 years	3k years	11k years
10	1 day	40 years	41k years	238k years	803k years
11	1 weeks	1k years	2m years	14m years	56m years
12	3 months	27k years	111m years	917m years	3bn years
13	3 years	705k years	5bn years	56bn years	275bn years
14	28 years	18m years	300bn years	3tn years	19tn years
15	284 years	477m years	15tn years	218tn years	1qd years
16	2k years	12bn years	812tn years	13qd years	94qd years
17	28k years	322bn years	42qd years	840qd years	6qn years
18	284k years	8tn years	2qn years	52qn years	463qn years

**Time it takes
a hacker to
brute force
your password
in 2025**

Hardware: 12 x RTX 5090
Password hash: bcrypt (10)



Hive Systems

Read more and download at
hivesystems.com/password

Do you add a layer of fraud protection?

- Protecting your organisation from invoice manipulation and impersonation scams.
- Do you require a secondary means of communication (e.g. phone verification) to confirm the authenticity of the following?
 - Funds transfer requests over £5,000
 - Requests to change banking details (e.g. payroll, supplier information)
- Do you obtain verbal confirmation before:
 - Setting up or amending payee details?
 - Transferring funds in excess of £25,000?

How good is your own cyber security?

■ Leadership and culture

- Your actions set the tone for your charity. Do you have MFA enabled, or follow good cyber security practices?
- Senior leaders are often the target due to the data they have access to or they are impersonated in social engineering attacks.
- Reputational damage is a risk senior leaders will want to be involved in managing.
- Are you training staff and volunteers?
- Do you encourage people to raise concerns and false alarms?
- Do you encourage people to challenge requests they receive?

Other measures

- Training staff, volunteer, remote workers, contractors to spot phishing emails and implement controls.
- Back-up critical data that can easily be restored if the data is accidentally deleted, stolen or damaged.
- Have up-to-date anti-virus and firewalls running on networks and devices.
- Some insurers will want to make sure you update software with the latest security patches as soon as practically possible.
- End-of-life software, such as Microsoft Access, will no longer receive security updates and so potentially be more vulnerable.
- Do you know how you would respond to an incident of phishing or a website hack?
- Do you have a crisis communication plan?
- Would you be able to operate without key online systems/processes?

According to SCVO's [Third Sector Tracker](#), eight out of ten charities said that digital tools/systems were important to their organisation with almost a third saying they had low/no confidence that they were protected against cyber risk.

However, detailed results are encouraging with a good proportion of organisations taking basic cyber precautions, such as enabling anti-virus or setting strong passwords.

Typical insurer requirements



Insurer Review – 2025

Quote Profile	Income	Staff	Records	Core Liability	Crime	Risk								
Test One	£250,000	10	2000	£250,000	£50,000	No MFA, no additional cyber controls	£734.20	£615.00	DECLINE	£492.00	£303.00	£354.82	DECLINE	DECLINE
Test Two	£250,000	10	2000	£250,000	£50,000	Good Security, 365 defender & EDR	£734.20	£615.00	£403.50	£492.00	£330.00	£354.82	£876.00	£593.24
Test Three	£750,000	30	6000	£500,000	£100,000	Good Security, 365 defender & EDR	£917.28	£825.60	£741.71	£683.35	£480.00	£542.08	£984.00	£593.43
Test Four	£1,000,000	60	10000	£500,000	£100,000	Involved in care	£917.28	£825.60	£839.62	£802.35	£522.00	£677.60	£1,024.00	£610.87
Test Five	£1,500,000	75	60000	£2,000,000	£100,000	Good Security, 365 defender & EDR	£1,881.60	£2,018.80	£2,014.58	£2,305.65	£1,971.20	£982.08	£1,757.00	£1,504.28

Insurers will want you have the following data security in place:

- MFA on all applications that store/process data, your network administration accounts, remote access and emails accounts.
- Use devices that are encrypted (this is standard for new devices).
- Take weekly backups of all sensitive or critical data and systems, in a separate place (offline or different network).
- Strong financial transaction security processes.
- Training in place on awareness of cyber threats and preventative measures for staff and volunteers (like Cyber Essentials).

**What does cyber
insurance do?**





What is the scale of damage that could occur with a data breach or successful cyber attack?

- Financial?
- Reputational?
- Disruption?

What cyber insurance covers you for.

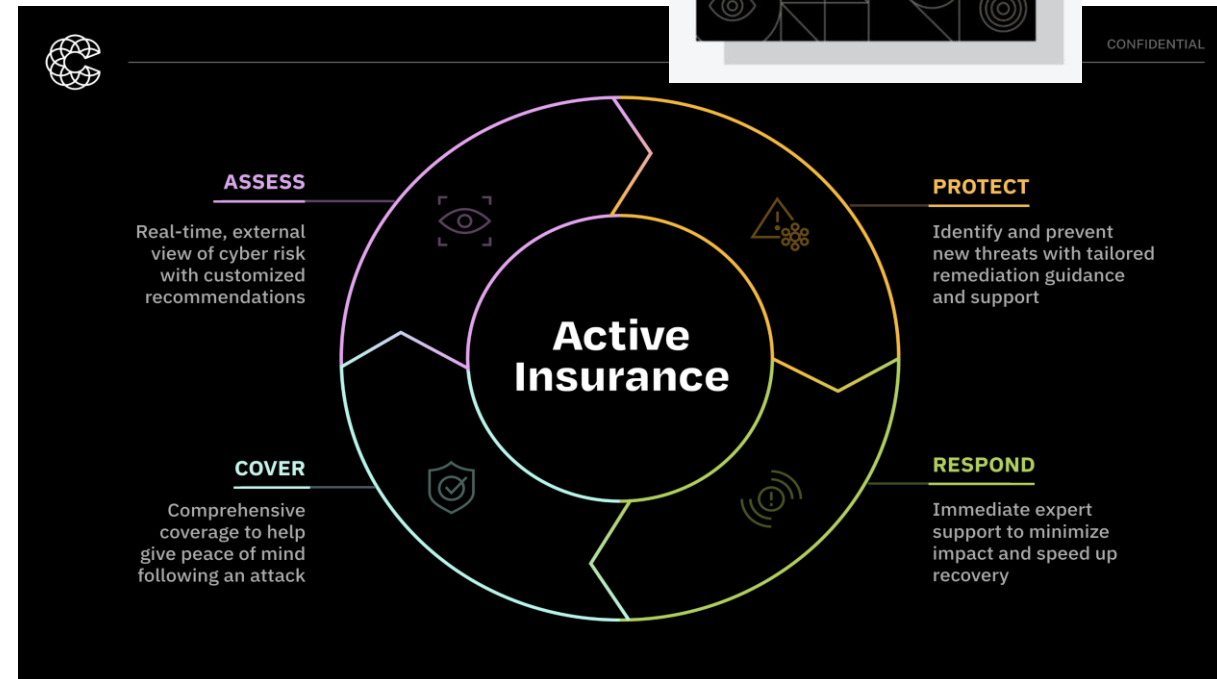
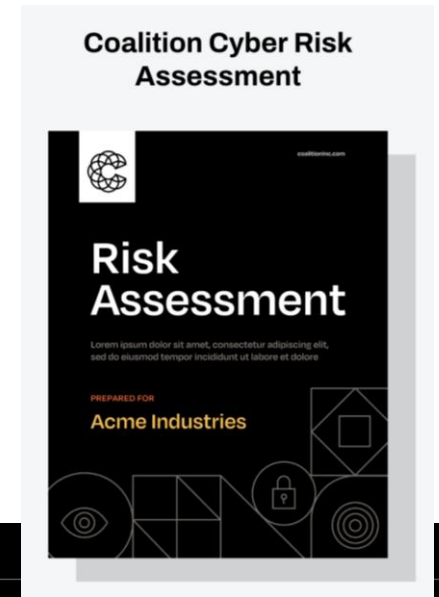
- Data liability
- PCI fines (website transactions)
- Regulatory defence
- **Cybercrime** – differentiator on policies (more claims/other policies cover basic data liabilities – costs more.) (Building storm damage/earthquakes, not fire)
- **Social engineering/funds transfer fraud**
- **Invoice manipulation**
- Cyber extortion/ransomware
- Data breach responses
- Incident response/PR crisis support
- Business Interruption
- Crisis management/reputational harm
- Software and hardware restoration
- Bricking (hardware replacement that malware renders useless)
- Multimedia content liability - liability to a 3rd party for media content related claims such as defamation/libel/slander, violation of rights of privacy of individual

What doesn't cyber insurance cover?

- Acts of war, state-backed cyber crime (terrorism)
- Contractual liability
- Own server issues
 - Getting locked out due to forgetting passwords
- Fraud by senior people
- Known incidents

What else can cyber insurers offer?

- Some assessment and monitoring tools to identify areas of vulnerability and recommend fixes
- Global research & monitoring
- Technical support
- Incident response & recovery teams



**How do you find
out more about
cyber insurance?**



Cyber risk questionnaire

- Some questions on your data security – We recommend you involve someone with the right IT knowledge.
- Get a comparative quote – along with some basic recommendations and a report of your vulnerabilities provided by some of our cyber insurers
- We have access to multiple insurers and will make a recommendation based on your data protection and cover needs.
- Word/PDF versions available or online at: <https://link.accessinsurance.co.uk/htf/cyber>



Access Insurance Services
Selsdon House, 212-220 Addington Road, South Croydon, CR2 8LD
020 8651 7420 | accessinsurance.co.uk

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Cyber Quote Form

This checklist will help you identify potential areas where you can improve your resilience to cyber threats. These questions, once answered, can be returned to us so that we can obtain a cyber insurance quote from our panel of cyber insurers. We recommend that a person with suitable experience in IT should fill in this form.

Please return your responses to [cyber@accessinsurance.co.uk](https://link.accessinsurance.co.uk). If you have any questions about cyber insurance cover, please get in touch via email or call us on 020 8651 7420.

ORGANISATION DETAILS

Name of organisation to be insured:

Website(s) (or business email domains):

Has the organisation existed for longer than 24 months? Yes No

How many employees, trustees & volunteers do you have (any paid or unpaid staff that would have access to your network, an organisation email account, cloud-based services or any confidential/personal data)?

Annual income: (1) Previous 12 months: £ (2) Estimated for next 12 months: £

Is any revenue generated in the US? Yes No

Describe the aims and core activities of the organisation:

The organisation has not:
• been refused insurance cover
• had cover cancelled
• had special terms applied by an insurer

New Business Cyber Quote Form

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2. CYBER SECURITY

1. For which of the following services does your organisation enforce Multi-Factor Authentication (MFA)?

• Email	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
• Remote access	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
• Network or cloud administration / privileged user accounts	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>

2. Do you use encryption on all laptops, desktops, and portable media devices? Yes No Sometimes

3. Are weekly backups of all sensitive or critical data and business systems maintained offline or on a separate network? Yes No

4. Do you require a secondary means of communication (e.g. phone verification) to confirm the authenticity of the following?

• Funds transfer requests over £5,000	Yes <input type="checkbox"/>	No <input type="checkbox"/>
• Requests to change banking details (e.g. payroll, supplier information)	Yes <input type="checkbox"/>	No <input type="checkbox"/>

5. Do you obtain verbal confirmation before:

• Setting up or amending payee details?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
• Transferring funds in excess of £25,000?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

3. CONTENT CONTROL

1. In the past 3 years, has your organisation received any complaints regarding the content of its website, advertising, social media, or other publications? Yes No

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None of the organisation's trustees, directors, partners, committee members, either as private individuals or in connection with any business or organisation have:

- been the subject of any adverse publicity in the last 5 years, or anticipate being the subject of any adverse publicity in the next 12 months
- been designated or specified under the Sanctions and Anti-Money Laundering Act 2018, or any similar sanctions list provided by the United Nations, European Union or the United States of America
- ever been convicted of a criminal offence other than motoring offences
- ever been declared bankrupt
- any unsatisfied County Court Judgement against them
- been the subject of a prosecution, or notice of intended prosecution, under any health and safety at work, consumer protection or environmental legislation or investigation in the last three years by the Charity Commission, Revenue & Customs or any other regulatory body

Please confirm these statements are true: I confirm

CONTACT DETAILS

Contact Name:

Phone: Email:

Address: Postcode:

CYBER RISK QUESTIONS

1. DATA COLLECTION AND PROCESSING

1. Approximately how many personal data (PII) records does you collect or process?

2. If applicable, how many credit and debit card transactions do you process in a year?

New Business Cyber Quote Form

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If yes, please provide full details:

2. Do you have procedures in place to remove content (including third party content) that could infringe intellectual property rights or privacy rights? Yes No

4. COVER OPTIONS

1. Please select the cover limit(s) you would like the quotation to be based on (tick as many as you like. We can advise on limits, so you can select all or skip if you are unsure):

£500,000 £1,000,000 £2,000,000 Other

5. CYBER INCIDENTS, CLAIMS OR LOSSES

1. In the past 5 years, has your organisation experienced any cyber incident, claim, or loss (whether insured or not) that could have been covered under a cyber or data insurance policy, or are you aware of any facts, circumstances, situations, errors, omissions, incidents, or events that could reasonably give rise to a claim or loss under the proposed insurance? Yes No

This includes but is not limited to any:

- Actual or reasonably suspected data breach or security failure, including notifying consumers or third parties of a data breach or security failure.
- Claims or complaints with respect to privacy injury, breach of information or network security, unauthorised disclosure of information, defamation, or content infringement.
- Government action, investigation, or subpoena regarding any alleged violation of a privacy law or regulation; or
- Actual or attempted extortion demand with respect to its data or computer systems.

If yes, please provide full details:

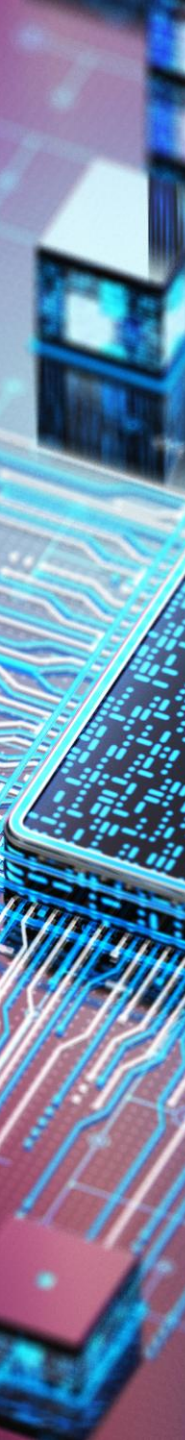
END OF FORM

New Business Cyber Quote Form

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Top takeaways



Top 10 takeaways



Charities by nature can be at higher risk from cyber incidents



The impact of a cyber incident can be as significant as a fire in a building



There is an increasing prevalence of cyber attacks and incidents



Cyber insurance policies insist on some security being in place for good reason. Make sure you can meet the policy requirements - Get good advice.



Training - The biggest risk is human failure, having an 'aware' team is the first line of defence.



Business email compromise is the leading cause of cyber incidents, often being a gateway to other attacks.



If you choose not to insure in this area, then have a risk register in place looking at the key risks



Understand and implement appropriate controls to the risks you face



If you are curious as to how much cyber insurance costs, please complete our simple quote request form



Understanding what insurers want is important and if you do seek a quotation, engage someone in the charity that has the right IT experience

➔ link.accessinsurance.co.uk/htf/cyber