In this second part of our two part series on cyber liability and your restaurant, I want to give you a general checklist of areas where you can direct your energies to stopping cyber crime in your restaurant. This is not an exhaustive list but should be enough to get you started and may perhaps even open up other areas that you can attack to keep this threat in check. To read the first part of this blog series, please click here .

One of the most obvious places to start is with network security. Restaurant computer systems are chock full of client information that is valuable to cyber criminals. You must take all steps that you can to prevent a breach of your network. Your IT firm will know the best ways to keep your network secure so consult them for help. Don't forget, when it comes to restaurant insurance, you will need to carefully evaluate the costs to replace your equipment and your data if it is damaged or destroyed due to a breach of your network.

Keep in mind that your restaurant itself could suffer a loss of income in the event of an ecommerce incident. For instance if a virus or other malicious attack destroys your computer systems and makes it impossible to accept credit card payments for a time, you will lose income. Carefully evaluate what you stand to lose and then make sure you have the business income protection in place to protect your restaurant.

If your restaurant is active on the internet or in social media, consider that you could be held liable for wrongful acts associated with content posted to those sites. Carefully control who has access to your sites and what is published. Bear in mind that you could be held liable for alleged errors, misstatements, or even infringement of copyrights or rights to privacy.

Cyber extortion is also on the rise. The cyber criminal takes command of your network system and demands a payoff in order to unlock your system.   These criminals can also simply attack each of your customers by stealing the data from your network. Then they demand money from your customers, one by one to unlock their data. You should take the time to understand how best to prevent this kind of loss as well as determining what costs you will face if your prevention efforts fail.

Restaurant owners who face a security breach may have to comply with requirements in the law about notification of the breach to those who may be affected. The costs of compliance with these state rules could be a huge expense. You want to be sure that your restaurant insurance

can provide you with protection against these expensive requirements. In addition, your restaurant may need to allocate expenses for public relations and rebuilding their reputation with your clientele.

When evaluating your restaurant insurance policy and the exposures that you face with cyber crimes, it is clearly important that you choose and insurance agent who has a detailed knowledge of restaurant insurance. Your brother in law in the insurance business may be a nice guy but if he doesn't have experience with insuring restaurants like yours, then you might be putting your restaurant assets at risk while he learns on your policy. At Clinard Insurance Group, located in Winston Salem, NC we insure hundreds of restaurants all across North Carolina and South Carolina. If you would like our help with your restaurant insurance needs, please call us, toll free, at 877-687-7557 or visit us on the web at www.TheRestaurantInsuranceStore.com.