

If you follow my blog you will note that I have written more than a few articles on the risks of cyber theft that restaurants face. Your data has value to thieves and they will use nearly any means possible to get it. Primarily, these thieves prey on restaurants with a weak link somewhere in their cyber security that they can exploit. Today I want to discuss one such link that every restaurant has to contend with: the human factor.

The human factor adds risk to your cyber security in that it can involve every person who works for you. In addition, it can even involve those who don't work for you but have access to your restaurant, like suppliers and inspectors, or even IT workers or remote software installers. In short, you have a lot of holes to plug.

The problem is not just that these people can make a mistake, or even that they may be dishonest themselves, but rather that they can be vulnerable through their gullibility or their lack of awareness that an attack is taking place. There are a number of techniques that cyber criminals use to pivot on the gullibility of your employees. One such tactic is to pose as an IT information officer, or a network security person. When utilizing this technique, the criminal often offers to help fix a problem on the computer that may or may not exist. After running your nontechnical employee through a few harmless computer screens, they may offer to just fix it themselves if the employee will share their password so that they can get in to the system and make the changes. Of course it is only a few hours later that your client data is for sale to others. Another scam was done with criminals simply putting on clothing with corporate names and logos like Cisco or some other trusted brand name to gain access to your restaurant premises to steal your data.

The lesson in all of these stories is that security goes far beyond simply having the right technology. It also requires training your employees with the proper mindset and attention to detail as well as a clear awareness of these possibilities. And of course you can't think of everything that might happen so my advice to all restaurant owners is to strongly consider purchasing cyber liability insurance to protect your restaurant from losses that you might be forced to pay for if you are attacked and your client data is successfully stolen.

Clinard Insurance Group is an independent insurance agency located in Winston Salem, NC. We insure hundreds of restaurants all across North Carolina, South Carolina, Georgia, and Tennessee. If you have questions about restaurant insurance, or if you would like help with your restaurant insurance needs, please feel free to call us, toll free, at 877-687-7557. We look forward to helping you.

