Q: [GQ1] In which sector does your organization belong?

R: Installation [DESCRIBED DIFFERENT AREAS OF INSTALLATION BUSINESS]

Q: [GQ3] What is the number of employees working for the company?

R: [BETWEEEN 10 AND 20]

Q: [GQ4] What is your current position in the company?

R: Administration

Q: [GQ5] Is there someone (or a certain department) in charge of security management?

R: No, no one is appointed for that role, we have an IT company that help us with security and if something doesn’t work, I call them, and they solve it.

Q: So, you decided to get a cyber insurance…

R: Yes, last year we looked at our insurances with [DOMAIN ASSOCIATION], then they said: “look at this, this is quite new, and it’s a big risk these days, so maybe this is something for you”.

Q: How long has the company been operating?

R: [ABOUR 30 YEARS].

Q: How long have you been a member of [DOMAIN ASSOCIATION]?

R: Since we started

Q: [Q1] What kind of insurer/broker are you working with?

R: [The organization they belong to, [DOMAIN ASSOCIATION], they provide a cyber insurance for their members].

Q: [Q2] Which are the main reasons for getting a cyber insurance?

R: We are very small, but the risk is big. If something happens to a small company, we could be closed. The cost is very low for the insurance, so why not?

Q: [Q3] [DOMAIN ASSOCIATION] was the first one who came to you one year ago, after that, how was the process?

R: They brought an offer, I talked with my director showing him our insurances and that cyber insurance was new. I told him what [DOMAIN ASSOCIATION] told me, then he said: “ok, let’s do it”.

Q: [DOMAIN ASSOCIATION] has this type of congress or meeting where the members got together.

R: I went to those meetings after. First, I got the insurance, 3 months after I went to the workshops.

Q: I was wondering if the director was in this type of meetings where they explained the insurance?

R: Some, not the first one, but the second one, after the offer.

Q: [Q4] Does your role in the company is related to keeping the company safe?

R: Yes

Q: Are you in charge of other insurances as well?

R: Yes. In general, I look after for the safety of the company, and now there is also the privacy policy, the GDPR. I’m working on it. But it’s a lot for a small company. Luckily, we are also implementing the ISO, so a lot is already implemented, not all but some things.

Q: [Q5] Did you know about cyber insurance?

R: No

Q: [Q6] Do you know companies who already have a cyber insurance?

R: No

Q: [Q8] Do you personally know a company that has suffered a cyber attack?

R: Not personally, just what I’ve heard in the news.

Q: [Q9] What factors make or could make the company more susceptible to security attacks?

R: I don’t know. Maybe because is easier to attack us than big companies, we also have building management in digital. [DISCUSS HOW THEY CAN BE USED TO ATTACK THEIR CLIENTS, E.G. PUBLIC ORGANIZATIONS TO WHICH THEY PROVIDE SERVICE] So, if someone hacks us, could be in the installation of a big building and that’s very risky.

Q: [Q10] You mentioned you’re working with an IT company, which type of protective measures they made you install?

R: Firewalls, weekly tests to check if there are hacks, to see if everything is working properly. They take charge and installed everything. If there is something wrong they call me.

Q: [Q11] What are the main security threats for which you wanted to get a cyber insurance? You mentioned the case when someone gets in the building management system, what about ransomware?

R: No, the problem is usually in your personal email, not in the work email.

Q: Is someone helping you by managing the email server?

R: No, we do it ourselves with the company. We use [NAME OF MAIL SERVER SOFTWARE].

Q: [Q13] Before getting the cyber insurance, which reasons you had for not getting it?

R: If it cost too much we wouldn’t have get it. If there would have been too many rules, to do this and that, that would have also been a reason for not getting it.

Q: What about the fact that other companies don’t have it and you do?

R: No, because is a new market. Last year I heard about it and it’s our risk. We don’t look much to what other companies are doing.

Q: [Q14] You mentioned the reason of too many requirements, did they actually ask for something?

R: No, just the normal rules, like fulfill the GDPR. Nothing extra,

Q: What about additional things to install?

R: No

Q: [Q15] What are your current expectations with your cyber insurance policy?

R: Not using it. And, if something happens, the way they help with the process, what should we do, where to go. This is one of the reasons why we get it because we don’t know much about it and they do.

Q: Have they already explained to you what process would follow if something happens?

R: The process is in the offer, in the policy, but we should first call a number to ask for help.

Q: [Q16] Have you experienced a cyber attack?

R: Luckily no

Q: [Q17] Was it easy for you to understand the coverage, the cases you would be able to use the policy and so on?

R: Yes, it is explained in a very plain language. They show where to call and what to expect from them

Q: [Q19] What potential drawbacks would you associate with adopting a cyber insurance?

R: No.

Q: [Q20] What do you think about the premium price?

R: It’s low.

Q: Do you think that the money they’ll pay you back if something happens is good enough?

R: Yes

Q: Did they explain the difference between their cyber insurance and the cyber insurances from other brokers?

R: No. All our insurances are with [DOMAIN ASSOCIATION], which are tailored for installation companies, they are not like the standard insurances.

Q: What another type of insurances [DOMAIN ASSOCIATION] offers?

R: For the workers, fire, all those things. The fire insurance goes actually beyond (regarding coverage) than the normal fire insurance. It’s easier for us to work only with one company, so I have the contact of the person, I call him and he helps us.

Q: For the cyber insurance, [DOMAIN ASSOCIATION] approached you, then you went to your director, the director said yes, and finally you came back to [DOMAIN ASSOCIATION].

R: Yes, it’s a small company so it’s very straightforward.

Q: Is the insurance renewed every year?

R: Yes, once a year we look at the insurances we have, to see if something has to change.

Q: [Q21] When this time comes, do you have something in mind to decide if you will continue or no with the insurance?

R: There is no reason to not continue, the risk will be there, the risk is just getting bigger.