



What would Two Weeks Offline Cost Your Business?

Most cyber insurance is sized to the data breach. The real loss is what downtime actually costs.



Daily Revenue Loss

Ransomware locks your infrastructure. Customers can't access service. Revenue stops immediately.



Every channel generates zero revenue during outage



Competitors capture your customers



Recovery takes longer than system restoration

Your cyber cover should fund lost profit during downtime. Most policies don't size it high enough.



Operational Costs That Don't Stop

Systems offline but rent, payroll, and utilities still come due. The outage costs compound daily.



Payroll continues for your entire workforce



Fixed costs keep running while revenue is zero



Debt service obligations don't pause

**Operational costs pile up faster than you think.
Business interruption coverage funds this gap.**



Contractual Penalties To Customers And Suppliers

You can't deliver because systems are down. Customers and suppliers want money for the missed commitments.



Customer SLA penalties accumulate daily



Supplier contract penalties for missed deliveries



Liability grows the longer systems are down

**Contractual exposure often exceeds the direct loss.
Cyber cover should include this exposure.**



Reputational Damage That Outlasts The Outage

Customers leave during an outage. Some come back. Most don't. Reputational damage extends months after recovery.



Customer churn accelerates during outage



Acquisition costs spike after recovery



Market share shifts to competitors

**Revenue recovery takes longer than system recovery.
Budget for the full reputational cycle.**

Regulator Scrutiny That Outlasts The Incident

**Regulators investigate what happened and why systems failed.
The investigation drags on for months.**



Regulatory investigation lasts months after recovery



Compliance costs mount during investigation



Management diverted from running business

**The outage ends. The regulator doesn't.
Cyber cover should fund this phase too.**



Size your Cyber Cover to what the Outage Costs

Two weeks offline isn't just lost data. It's lost revenue, operational costs, penalties, and regulatory scrutiny.



**Audit what two weeks would actually cost your business.
Contact us to size your coverage correctly.**

www.continuuminsure.com

Continuum Risk Advisory Pte Ltd ("Continuum") registered in Singapore, UEN 202316352E is an independent risk advisory consultancy and technology provider. Continuum provides general risk advice and insurance product information through our website and other online means. Continuum is not an insurance company, insurance agency or insurance brokerage company and does not provide financial advice.