

# CYBER LIABILITY CLAIMS PROCESS

When it comes to notifying your insurance company of an actual (or potential) cyber liability breach, the most important thing to remember is to report the incident as soon as possible. The insurance company's cyber team is there to help you through the process and handle the forensic investigation. Never try to investigate a cyber liability breach on your own, as it can hinder the investigation itself and potentially lead to more harm.

When calling the insurance company to report the incident, it is important to have the following information:

1. Policy number
2. Effective and expiration date of the policy
3. Point of contact for the claim (including a direct phone number and e-mail address – do not provide a general email address or phone number as this can delay the investigation)
4. Date of claim/cyber breach (always let them know if it is a potential or actual incident)
5. Description of the cyber breach (including city, state and event that led you to discover the incident)
6. The type of personal and/or confidential information that the breach impacted
7. Number of individuals and electronic devices that were compromised due to the breach

Please also be prepared to send the insurance company all relevant information related to the case such as reports, screenshots, documents, etc., as it better prepares them for the investigation. Again, it is important to first report the incident itself, even if you do not have all of the needed information.

The Cincinnati Insurance Companies

Business Insurance

## SPECIALIZED CYBER CLAIMS SERVICE

Cyber Risk Protection



Your insurance program includes valuable cyber risk coverage from The Cincinnati Insurance Company. Please save this information for future reference.

### Cyber claims excellence

To provide the claims service excellence you expect from Cincinnati, we have teamed with Hartford Steam Boiler, a leading technical expert in handling the intricacies of cyber claims. Cyber losses are becoming more frequent as technology and device interconnectivity and the risks associated with them continue to evolve. And because cyberattacks can happen any time of day or night, your cyber protection provides 24/7 claims service.

### Seamless 24/7 customer service

Our collaborative cyber claims process does not change the way you report a claim. Notify your independent agent representing Cincinnati, who will contact us to open your claim, or notify Cincinnati's Claims Reporting Center directly by calling 877-242-2544. Either way, once you have reported a cyber claim you can expect:

- timely contact from an HSB claims representative, usually within one business day of receiving your claim. Critical incidents are immediately placed in the hands of a trusted service provider who is trained and ready to help
- swift response to telephone calls, emails and correspondence
- prompt escalation and resolution of issues of concern
- professional, courteous and respectful interactions

Rest assured that all coverage decisions are made collaboratively with Cincinnati's claims team and will come from Cincinnati, along with any resulting payments.

### Specialized cyber expertise

We chose HSB for their commitment to claims service excellence and their dedicated team of cyber claims representatives who have specialized expertise and knowledge of computer systems, data storage and transfer, and the numerous methods of cyberattack. This team is prepared to help you reduce the impact of a data breach, identity theft or cyberattack and to help us deliver on our promises to you as a policyholder.

Thank you for trusting your agent and Cincinnati to protect your business.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be®

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2020 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.