

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.