



Thank you for purchasing a Cyber Insurance policy. In order to make sure you understand how the breach response and cyber-attack elements of your policy operate and receive the best service possible, please read the guidance below.

If you suffer a cyber-breach or attack

This policy provides access to a number of resources to support you if you suspect a cyber-breach or attack. In order to activate these following a suspected cyber-attack or breach you must take 2 steps:

Step 1 - Contact the Breach Response Counsel (Crawford & Co) by calling **+1866 403 7734**

Step 2 -Your insurance broker to notify insurers that you have a possible claim (Notice of Claim) by email to the following:

1) cyberclaims@axiscapital.com

2) gallagherclaimsuk@ajg.com

Note: The Breach Response hotline in step 1 is provided by a third party so by calling them you are NOT notifying your insurer of a claim. **You must** also carry out the second step as soon as possible after contacting the hotline.

What you can expect to be covered for a valid insurance claim

For any valid insurance claim under Pen policies (i.e. policies with policy numbers as follows - P-PEN-CYB- (7 numbers), your policy excess will apply to all costs beyond the initial call. This policy allows for expenditure of up to £100,000 within the first 72 hours without prior approval, if underwriters are uncontactable.

Breach Response Counsel Hotline (Step 1)

The hotline is provided by the Breach Response Counsel named in your policy, a team of specialist cyber security and privacy lawyers who are highly experienced in responding to cyber-attacks and breaches.

Your call will initially be answered by the Breach Response Counsel's call handler who will take some initial information including:

- Name
- Contact details
- Company Name
- Brief description of the suspected incident and when it occurred
- Policy number

The call handler will then pass this information onto the Breach Response Counsel. A member of the incident response team will then call you back within an hour (but often sooner) to begin the incident management process. At this stage, the Breach Response Counsel will provide up to one hour of free advice. You can expect the incident response team to:

- i. Work with you to understand your problem e.g. what has happened, when it happened, what systems and data were affected, who else is involved etc.
- ii. Suggest actions you need to take to mitigate any immediate risks.
- iii. If necessary, offer a further call with a third party cyber security advisor to separately provide you with specialist technical expertise.
- iv. Agree an initial response plan and assist with its coordination and communication.
- v. Suggest that you formally notify the claim under your policy (see below).
- vi. Explain what you can expect from Breach Response Counsel after the initial call, and how the process could unfold over the next few hours and days.

About DAC Beachcroft LLP

DAC Beachcroft LLP perform the function of Breach Response Counsel and provide breach response services via their experienced lawyers. They work to advise you, the policyholder, in response to a cyber-attack or data breach. They will also help you to keep your insurers updated on the incident.

They will:

- Provide advice, guidance and assistance with the response and management of your incident;
- Provide advice on your legal obligations, including drafting regulatory and customer notifications;
- If necessary, arrange further advice and assistance from forensic cyber security experts, PR consultants and customer notification service providers.

They will not:

- Receive and acknowledge first 'notice of loss';
- Advise on what is covered under your policy;
- Keep you updated on the progress of your insurance claim.

Notice of Claim (Step 2)

As indicated in the footnote on page 1 of this guidance, notifying us of a possible insurance claim (Notice of Claim) is a necessary and separate process that you need to undertake in order to register your claim with us.

To do this, email the following information to gallagherclaimsuk@ajg.com and cyberclaims@axiscapital.com as soon as possible:

- Name
- Contact Details
- Company Name
- Policy Number
- Brief description of the suspected incident and when it occurred

You will receive an acknowledgement from the Notice of Claim email address to say that your notification has been received.

Note: Our claims notification agent **plays no part in the breach response aspects of the policy** but may need to request further information from you to understand the position and gather sufficient information to establish if there is a valid claim and to investigate the extent of cover available in respect of your notification.

About Kennedys Law

Kennedys Law work on behalf of us, the insurer and receive claims notification.

They will:

- Receive and acknowledge first 'notice of loss';
- Request any further necessary information as required to support your insurance claim;
- Provide confirmation of what is covered under your policy;
- Keep you updated on the progress of your insurance claim.

They will not:

- Provide advice, guidance or assistance with the response to and management of your incident;
- Provide advice on your legal obligations or engage in drafting regulatory and customer notifications;
- Arrange advice or assistance from forensic cyber security experts, PR consultants and customer notification service providers.

