

# CYBER CLAIMS PROCESS

## What to expect when you submit a Cyber insurance claim

If your business suffers a Cyber incident, and you've never had to file a Cyber insurance claim before, you might be wondering exactly how it all works. We will collaborate with you to handle, investigate, and resolve your claim promptly and fairly.

### Cyber Claims Process Step by Step

# 01

#### Call Northbridge Insurance Claims 1-855-621-6262

Time is critical if a Cyber incident occurs. Our Claims team should be contacted first.

# 02

#### Potential Impacts Assessment

Together with our technical partner, CyberScout, we ask you questions to figure out what happened, and what is to be expected given the type of Cyber incident.

# 03

#### Northbridge Policy Review

The Claims adjuster reviews the event summary, recommendations, and confirms the coverage under your insurance policy.

# 04

#### Claims Adjustment

The Claims adjuster works with you and any required service providers to create and implement an action plan. This may include forensics, ransom negotiation, data mining, public relations, remediation, and regulatory reporting.

### Was personal data compromised?

- NO** We will help your business in responding to the Cyber incident. Even if personal data was not compromised, your operations can be affected and your reputation, systems and networks might be altered. We will direct you to our preferred vendors to resolve this matter.
- YES** We can help you connect with a **breach coach** (legal counsel). They will determine the nature of the incident and legal implications. They will also assess if reporting to regulatory bodies is required and help determine the scope of services needed to respond to the breach.

### Our pre-approved vendors

#### Breach Coach

We work with reputed law firms including Norton Rose Fulbright LLP.

#### Incident Response Services

- Arete Advisors
- Booz Allen
- Coveware
- Crowdstrike

#### Public Relations

- Edelman
- Fleishman Hillard  
Public Affairs
- National

- CyberScout, a  
TransUnion Brand
- Cypher
- Cytelligence

#### Credit Monitoring

- Equifax
- Kroll
- TransUnion

- GoSecure
- ISA Canada
- KPMG
- Mandiant

While this gives you a general overview of how our claims process works, it's important to remember that every claim is different. The one thing that remains consistent for all customers is our commitment to ensuring your claim is handled as professionally and fairly as possible.

For more information, contact your broker or visit us at [www.northbridgeinsurance.ca](http://www.northbridgeinsurance.ca)

**To report a Cyber incident 1-855-621-6262**