



VICTOR D.
SCHINNERER
& COMPANY, INC.

What To Do If You Have A Cyber Breach

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What to Expect When You're Breaching



- Should I call? (the answer is YES)
- The Process – and what to expect
- The Breach Coach Team
- The Carrier Claims Team
- The Overall Experience

Should I Call? (The Answer is YES)

Program Design and Background

- Partnership with Breach Coach designed to deliver critical support
- No Time Limit (within reason)
- No penalty for calling
- Access to one of the largest privacy/cyber specialist teams in the world
- 24/7/365 – Actively monitored voicemail box (hang-ups are investigated)



Breach Reporting Process – The Players

The Breach Coach

- Team at Mullen Coughlin

Breach Quarterback

- Correspondence with carrier
- Engagement with vendors

Legal Counsel!

Contact/call does not equate to notice to carrier



MULLEN
COUGHLIN_{LLC}

Breach Reporting Process – The Players

Chubb Claims Department

- Requires notice via phone, email, fax, snail mail
- Any payment under policy requires their involvement/approval
- Highly experienced in all aspects of Cyber Risk
- Exemplary claims reputation

Team at Schinnerer

- We are here to help!
- Will work to ensure appropriate service and resolution



Breach Reporting Process – The Steps

1. Contact the Breach Coach
 - (844) 739-7754
 - Establish rapport - determine next steps
2. Report the Data Breach/Claim to Carrier
 - (800) 433-0385
 - (800) 523-9254 (after hours)
 - ChubbClaimsFirstNotice@chubb.com
 - Fax: (877) 201-8787
 - Snail Mail: Professional Risk, PO Box 5105, Scranton, PA 18505-0518
3. Alert your Schinnerer Cyber Underwriter

The Process – What to Expect

Contacting the Breach Coach

- Leave a voicemail with contact information
- Provide policy number/details (if available)

Receive Call from the Breach Coach

- Discuss the current cyber event
- Have details available on the event
- Discuss advisable next steps

Next Steps

- Reporting to carrier
- Engage with vendor/service provider as needed



The Process – What to Expect

Reporting to Carrier

By Phone

- Navigate Menu options
 - Non-Workers Compensation Claim – New Loss – Happened in the US
- Have Policy Information at hand
- Have Breach/Claim details at hand: all relevant/known information is needed to advise next steps and take action as needed
- Obtain Contact information
 - Get name/phone number of contact to call if assistance is needed
- Alert your agent/broker of the action on the insurance policy!

By Email/Fax/Snail Mail

- Provide Policy Information
- Provide Breach/Claim details
- Provide Contact Information

The Process – What to Expect

- Cyber losses/claims are each unique
- Breach Coach is invaluable in assessing timely needs
- Carrier formal claim acknowledgement can take several days to receive
 - For many claims or breach events – this is perfectly OK
 - For some claims or breach events – quicker action is needed
 - Breach Coach can assist greatly!
- Questions at any step of the way? Contact your Schinnerer team!

The Process – What to Expect

Coverage determination

- Declination
- Reservation of rights
- Covering the loss

Coverage and Policy Response

- Breach Coach = Breach Quarterback
- Vendor selection, engagement, invoicing

Coverage and Claim Resolution



The Overall Experience

Cyber Claims are difficult – each are unique

Schinnerer Cyber Protection Package program is designed to provide two important protections:

1. Key support in time of crisis
2. Protection from fear of “over reporting”



Questions?

Your Schinnerer Cyber Team



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