

Our Cyber Claims Proposition. Customer led, delivered by experts



There's more to just paying claims

At Zurich we understand the importance of restoring trust within your business and to your customers.

With the growing digital economy and the increase in risk of digital disruption estimated at a global cost of \$5.2 trillion (*E 2019 – 2023) being able to respond to a cyber-attack through an integrated cyber response is essential.

At Zurich we understand the importance of trust and the need to have a culture that thinks “security first”. This is why we have published the “Zurich Data Commitment” and invested in our “Global Claims Cyber Centre of Expertise and our personalized Cyber Incident Response.

We Pay Claims & Defend Your Interests

We are recognised as having one of the best technical capabilities within our peer group. This includes a Cyber Centre of Expertise who have received specialized training and are 5* accredited in the handling of Cyber Claims.

We Are Customer-Led

Wherever you are in the world we aim to deliver a consistent customer experience through Zurich's Worldwide Cyber Claims Network of Experts, utilizing the very best lawyers, adjusters, communication and forensic IT cyber specialists.

We Are Fair

The ability to report a cyber incident 24/7/365 to a Cyber Crisis Response Manager with the aim of using the very best internal and external experts to identify the source of any breach, stabilise, recover and tell you that a claim is covered as quickly as possible.

We Are Transparent

Confidence in the knowledge that from the outset of a notified incident we will appoint a cyber crisis response manager who will project manage the incident, engaging the relevant experts, setting out clear milestones, clarity on any information required and keeping you informed throughout.

We Are Personal

You are able to select a Cyber Crisis Response Manager, based on the needs of your business and we will work with you to design a Cyber Claims Handling Protocol that works for you and your business, enabling you to choose the experts that you would wish to engage in the unlikely event of a cyber incident.

What They Provide


Core Offering


 Pre-loss legal and regulatory assessment

 Dedicated Crisis Response Manager

 Availability 24/7/365

 Access and engagement of relevant experts

 Project managed cyber incident response

 Cyber vault access to legal precedent and latest cyber updates

The Zurich Cyber Crisis Response Expert Panel

You have the opportunity to **select your chosen Cyber Crisis Response Manager from an approved expert panel.**

Your **nominated cyber crisis response manager** will support you and assume overall conduct of the incident.



Kennedys

The crisis response panel may differ in certain jurisdictions to reflect local market requirements.



Stats



Operates out of
50 offices globally



2,500 employees

Firm Outline

- 24/7/365 Multi-lingual Incident Response Line providing immediate assistance and expertise of cyber lawyers.
- A global team of breach response experts who specialise in supporting companies following a cyber incident
- Global footprint of over 50 offices delivers integrated cyber services to protect your legal, regulatory, commercial and reputational position

About Clyde and Co

A cyber attack and the ensuing disruption is a challenging event for any business. In a crisis we know that a calm, rapid and effective response is vital. We rise to the challenge that any cyber incident presents and will support you at your time of greatest need.

With one of the largest dedicated and specialist cyber teams globally, our experience is second to none. Our end-to-end solution helps organisations across all industry sectors to mitigate every aspect of cyber and data risk, through cyber Readiness to Response and Recovery. We do not take a one size fits all approach. Our approach and advice is tailored to meet each client's particular requirements, however big or small. We provide a single point of contact that enables you to access all of our global locations and cyber teams.

We will act fast to keep your business running smoothly and to minimise the reputational and bottom line impact. Our key focus is on restoring business continuity and minimising the impact of a cyber event.

In the event of an incident, our global panel of industry leading breach response vendors including IT forensics, extortion negotiators, credit and identity monitoring providers and PR advisors will provide immediate advice, guidance and support required to resolve the issues successfully and to guide your business back to full recovery. Our technical expertise and experience enables us to carefully manage the response process including the scope and costs on your behalf.

Having worked on over 3,000 data breaches and cyber incidents including a number of the largest, most high profile incidents globally to date, and on the ground support drawn from over 50 offices globally, Clyde & Co offers an unmatched combination of global presence and cyber expertise. We will take care of everything and support you, wherever and whenever you need it, 24/7/365 days a year.

Find out more about the panel arrangements:

[Click here](#)





Stats



Operates out of
70 offices globally



90,000 employees

Firm Outline

- Specialist claims management services from the outset, with support for parallel Incident Response needs.
- Process strategically managed by a Crawford Loss Adjuster.
- 2000+ cyber claims managed, 600 instructions in 2020.

About Crawford

We provide specialist claims management services from the outset, while also being able to support any parallel Incident Response needs without conflict.

Where required, Crawford can introduce experts from our vendor contracted network to provide companies with immediate access to specialist advice to assist in the management of the incident per their entitlement under the terms of the Policy. We can also complement these services with our standalone forensic accounting service offering.

All of this is strategically managed by the Crawford Loss Adjuster. This ensures a level of control over the claim and costs from the outset, delivering effective communication and reporting to all stakeholders.

Crawford's specialist expertise and experience supports the Insured in mitigating the incident to include containment, investigation and recovery phases through to resolution.

Additional services

Crawford can provide companies with direct access to expert-led pre- and post loss consultancy services, including post-loss learnings, technical tools and seminars

- Post loss claims review and learnings
- Scenario planning and BCP testing
- Cyber seminars, analytical insights and threat intelligence (working with Expert network)
- Expert Portal (pre/post loss access to our Expert network)
- Breach Tool (working with Expert Portal)
- Joined up within deductible / retention crisis response and claims management services
- Business Interruption analytical tools via Crawford Forensic Accounting Services

Find out more about the panel arrangements:

[Click here](#)





Stats



Operates out of
60 offices globally



2,000 employees

Firm Outline

- Global expertise.
- Experience of handling complex, high profile and multi-jurisdictional data breaches.
- Cyber Law firm of the Year 2020

About DAC Beachcroft

DAC Beachcroft is a leading international legal business providing a full range of commercial, transactional, contentious, risk and advisory capabilities. We work with clients across a wide range of industry sectors.

Global reach

As a co-founding member of Legalign Global, DAC Beachcroft has access to a legal alliance with 2,000 lawyers in 60 offices throughout Europe, Latin America, Australia, New Zealand, Singapore and the United States.

DAC Beachcroft regularly provide advice on international data protection projects and data breaches across multiple jurisdictions. Where they do not have an international office, DAC Beachcroft work with trusted and proven data protection specialist firms across the world offering a seamless approach across international boundaries.

DAC Beachcroft adopt a flexible approach to resourcing that enables them to apply the right mix of legal, commercial and process skills to deliver the right outcome at the right price, according to companies' individual requirements.

Breach response

Cyber and data breach incidents demand a swift, effective and co-ordinated response. DAC Beachcroft's DataRisk Specialists Response provides clients with a comprehensive breach management service, with the flexibility to respond to any type of breach, from the loss of a single paper file to the targeted theft of thousands of electronic personal data records by hackers.

DAC Beachcroft's 24/7 response hotline provides access to IT security experts, specialist lawyers and experienced PR consultants who will investigate and advise on the legal, technical and commercial actions required to mitigate exposure following a breach. Identity theft monitoring services can also provide peace of mind for any affected individuals.

Following a report to DAC Beachcroft, experts will work with the company to carry out an investigation into the breach.

- DAC Beachcroft lawyers will co-ordinate the legal response to the breach, advising on any civil, contractual, regulatory and commercial obligations flowing from the breach, as well as any claims or regulatory investigations.
- If the breach is electronic, DAC Beachcroft's forensic IT partners will investigate the breach method, restore security whilst preserving forensic evidence of the breach, and identify the nature of any data affected.
- If necessary, DAC Beachcroft's PR experts will help to coordinate publicity statements and campaigns, simultaneously monitoring public sentiment.
- Dedicated customer notification centres can be used to contact affected data subjects to inform them of the breach. Affected data subjects may also be offered credit and identity monitoring services to alert them to any adverse activity on their credit score.

Find out more about the panel arrangements:

[Click here](#)



Kennedys

Stats



Operates out of
42 offices globally



2,250 employees

Firm Outline

- Dedicated cyber team provides expert advice on all aspects of a data breach.
- Advise globally recognised brands on data breaches, cyber incidents and data risk
- Named in the 'Global top 10' of cyber firms by Insurance Insider.

About Kennedys

Data breaches do not respect boundaries. Luckily, Kennedys has a global cyber team ready to help you.

As a single, fully-integrated, global partnership, Kennedys prides itself on their ability to provide comprehensive and coordinated advice across the world. Their dedicated cyber team provides expert advice on all aspects of a data breach, delivering fast and efficient breach response advice, wherever and whenever a breach occurs.

Kennedys is one of the world's leading cyber firms and has been nominated for Cyber Law Firm of the Year 2021 at the Advisen Cyber Risk Awards. Their practice has also recently been named in the "global top ten" by Insurance Insider. With many years of experience and a significant track record of dealing with cyber incidents, defending subsequent claims and responding to regulatory bodies, Kennedys experts guide companies through step-by-step actions to minimise any impact arising from the incident.

Highlights of Kennedys work include:

- Advising in relation to some of the world's most publicised breaches, often involving data subjects spread across multiple jurisdictions
- Advising globally-recognised brands on data breaches, cyber incidents and data risk
- Developing market-leading services to manage and defend claims pursued by those impacted by data breaches

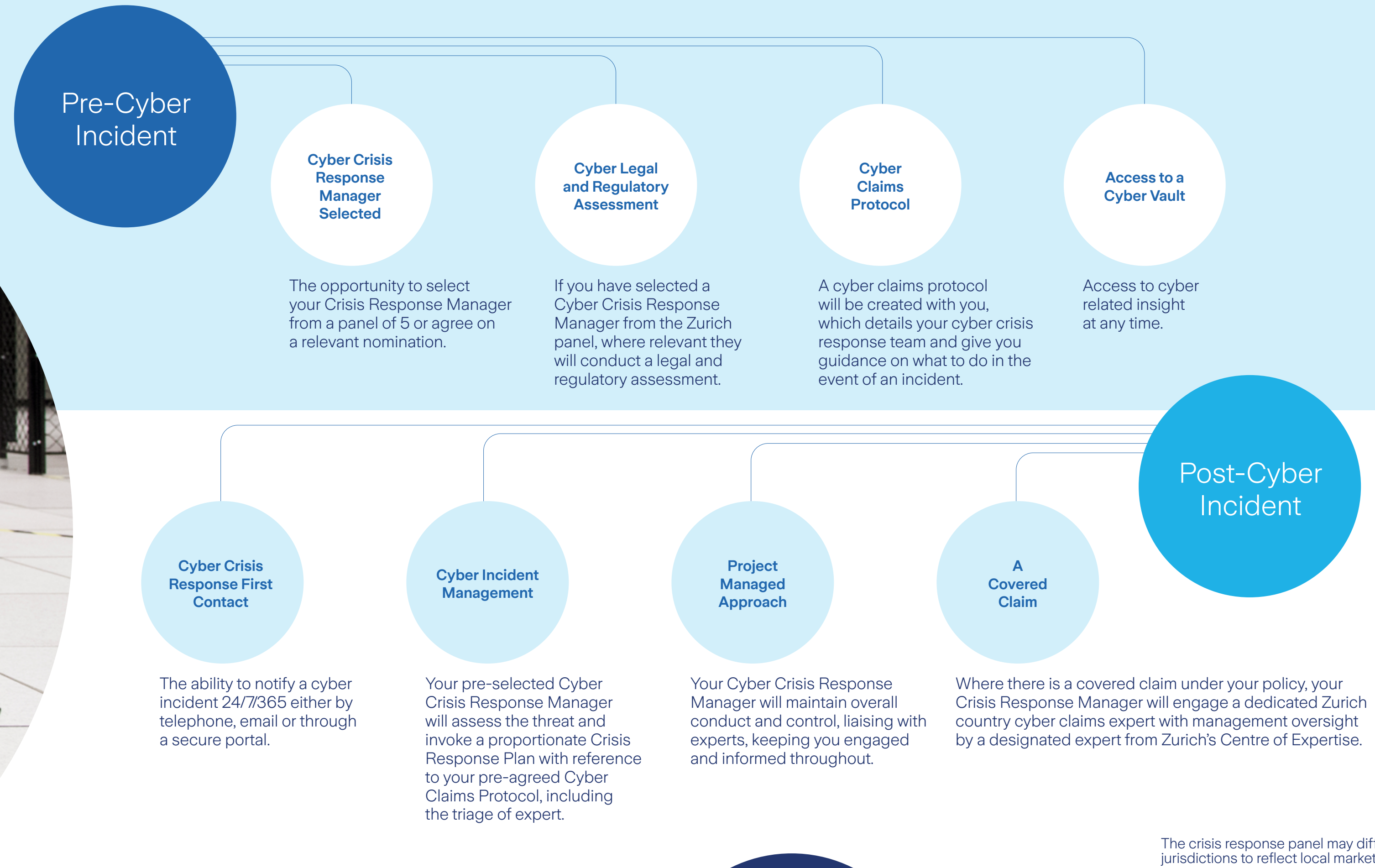
Kennedys hope you will never have to call their 24/7 cyber helpline. But if you do, they will be ready to help.

Find out more about the panel arrangements:

[Click here](#)



Key Features and Cyber Claims Process



The crisis response panel may differ in certain jurisdictions to reflect local market requirements.



Cyber Claims Protocol

We will work with you to design a **Cyber Claims Handling Protocol** that works for you and your business, enabling you to **choose the experts** that you would wish to engage in the unlikely event of a cyber incident. Below is a link to an example version of one of our Cyber Claims Protocols.



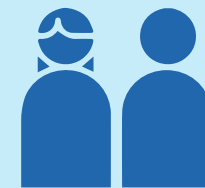




Our Claims Commitment to you

Getting your business back on its feet

Our claims commitment is a way of demonstrating our claims proposition in action.

You can feel confident that we understand your business and when a cyber incident occurs our cyber instance response manager and our cyber claims experts will work with you, your brokers and relevant leading experts to address the immediate issue and reach a coverage position swiftly and pay accepted claims as fast as reasonably possible.

What we commit to		What this means to your business
We will be personal		Your nominated cyber crisis response manager will assume overall conduct of the incident. In the event of a claim a dedicated Zurich country cyber claims expert will be assigned with management oversight by a designated expert from Zurich's cyber centre of expertise.
We will be transparent		Where relevant we will provide you access to a pre-loss cyber legal and regulatory risk assessment, a documented case strategy following a claim, post-loss cyber insights and access to our "cyber insight vault" which holds relevant information and learning material.
We will collaborate		We actively work with you, your broker, leading experts in law, adjusting, communication and cyber security firms around the globe to agree on a case strategy, assist in the defence in cyber claims as well as consultation on cyber related regulatory matters.
We will simplify		There is a published cyber claims protocol that details the steps that will be taken, the information that is required and experts to be engaged, to support the seamless handling of your claim.

Thank you



To find out more about our cyber claims commitment please contact your usual Zurich representative.

Zurich Insurance Group Ltd.

Mythenquai 2 CH-8002 Zurich – Switzerland

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