



CYBER

Anatomy of a Breach Response

Breach Discovery

Experts

- Breach coach
- Forensics
- Public relations

Investigation - internal/forensic/criminal

- How did it happen?
- When did it happen?
- Is it still happening?
- Who did it happen to?
- What was/wasn't accessed/acquired?
- Encrypted/protected?

Notice Obligations

- State
- Federal
- Other (i.e. PCI)

Notice Methods

- Written
- Electronic
- Substitute
- Media

Deadlines

- Can be from 48 hours to "without unreasonable delay"

Inquiries

- State regulators (i.e. AG, PD)
- Federal regulators (i.e. OCR)
- Federal agencies (i.e. SEC, FTC)
- Consumer reporting agencies
- Plaintiffs

Litigation

- Government Entities
- Class action
- Indemnification
- Subrogation

Visit www.victorinsuranceus.com/cyber for more information or contact a Cyber underwriter at (301) 961-9800 or cyber.us@victorinsurance.com.



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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