



Our cyber  
claims  
service



# What we do

When you buy a cyber policy from CFC, you get access to our award-winning cyber claims team who are on-call 24/7 to help you through any cyber event.

Most cyber events require immediate access to a wide variety of services to help businesses mitigate the impact of an attack. Our in-house incident response team, CFC Response, provides all the necessary support from initial discovery through remediation when you suffer a cyber incident.



## Technical cybersecurity expertise

Responding to cyber incidents requires deep technical expertise. Armed with 20 years' experience, CFC's in-house team of trained cybersecurity specialists carries out forensic investigations and business recovery and also works closely with a global network of renowned, expert partners where needed.



## Seamless claims experience

Working alongside claims adjusters and underwriters, CFC provides a truly seamless claims experience from start to finish, ensuring regular communication about the progress of your claim and that any measures taken align as much as possible with policy coverage.



## Technology-enabled recovery

Our in-house incident response team has a deep understanding of the threat landscape and what motivates cybercriminals. We use that knowledge to build and deploy cutting-edge technology that helps our customers detect and prevent attacks, and recover faster from incidents when they happen.

# Meet the team

CFC has the largest dedicated in-house cyber claims team in London, consisting of over 35 expert cyber incident responders and specialist cyber claims handlers.

With backgrounds ranging from ethical hacking and law enforcement to digital forensics and privacy law, our team harnesses a range of skills which allow them to provide remarkable service before, during and after an incident.



**Margaret Murphy**  
Claims  
Director



**Roger Francis**  
Cyber Claims  
Director



**Terry Oehring**  
CEO, CFC  
Response



**Ash Burdon**  
Cyber Claims  
Manager



**Diana Hudson**  
Intl. Cyber Claims  
Team Leader



I would like to express our sincere gratitude for expediting the processing of our cyber fraud insurance claim. You covered our unfortunate loss in less than a month, and all along doing the things right with a methodical and courteous approach.

Construction engineer, USA

We've handled thousands of cyber claims from businesses of all sizes and in all sectors



1 2 5 +

Claims handled every month

5 0 k

Cyber policyholders

< 1 5

Average minutes to respond

6 5 +

Customer countries

3 5 +

Strong cyber claims team

# Understanding cyber incidents

Cyber incidents come in many different forms, from privacy breaches and extortion demands to denial of service attacks and malware outbreaks.

The most common types of incidents we handle include ransomware attacks, business email compromise and data breaches. Together, these three types of events make up over three quarters of the claims our team handles.

Each of these events requires a specialized technical approach.

## Ransomware

Ransomware is a type of malware which encrypts your data until you pay a ransom for its return. Increasingly common, ransomware attacks can seriously impair your ability to operate and result in significant business interruption losses.

If your systems are locked down, our incident response team will draw on their experience dealing with extortion demands, advise you of your options, investigate the extent of the infection, and help you decrypt and restore your systems and data.



## Business email compromise (BEC)

BEC happens when a fraudster gains access to your business email account, usually by using credentials they've found on the dark web. Once in, the attacker is able to reroute emails, fake invoices and more, most often resulting in lost funds through wire transfer fraud.

If your business email account is compromised, our specialists will first attempt to halt the transfer of funds if we've been notified in time. We'll also identify the origin of the compromise, remediate any systemic concerns, and help ensure your accounts are usable and secure again.

## Data breach

Almost all businesses collect or store data electronically, whether customer information, employee records, valuable intellectual property or something else. Not only is this data critical to running your business, it's also often subject to privacy laws.

If you discover that your data has been lost or stolen, our incident response team and global network of legal partners will help you determine what led to the breach and whether you must – or should – notify customers and regulators. If notification is advised, we'll help you work with all the necessary parties – from privacy lawyers to PR consultants – to make sure this process is a smooth one.



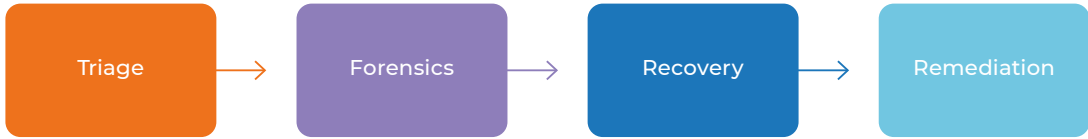
## Want to learn more?

Our case studies tell the real life stories of actual cyber attacks suffered by CFC policyholders and how our team responded. To learn more, visit

[cfcunderwriting.com/  
resources](https://cfcunderwriting.com/resources)

# Our process

Whatever type of cyber event you are suffering, you can expect an organized and efficient response from our team, from triage through to remediation.



1

After you notify CFC of a cyber incident via the hotline, mobile app, or email, a technical expert will call back to triage, contain, and marshal the right specialists within our team.

2

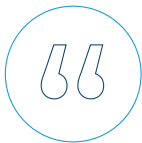
Next, our team will work with key stakeholders in your business to investigate the root cause and extent of the incident and provide recommendations for recovery.

3

If systems are down, our business recovery team will then step in to get you fully operational again by helping to remove malicious malware and recover critical data.

4

Once you're fully back on track, your claim will be handed over to our claims adjusters for final settlement.



**Thank you for the efficient and professional manner in which CFC and yourself have dealt with his matter. You reassured the client and ourselves throughout the whole process.**

Broker, Australia

# Our partners

To supplement our in-house capabilities, we have established an extensive global partner network of highly specialized, vetted providers.

Together, these partners provide access to a wealth of resources without policyholders having the need to pay for individual retainers. Our panel providers include:

## Incident response

## Legal

## Other

					
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# Risk management services

A cyber policy is more than just words on paper. Prevent, detect and respond to cyber events using a wide range of free tools from our global partners.

Partnering with:

**BITSIGHT**

**SKURIO**

**Cyber Risk Aware**  
Crossing your human firewall

**NINJIO**

## Prevent

### **Phishing-focused training**

CyberRiskAware is an eLearning tool that tackles the human vulnerabilities in your business, equipping your team to identify and prevent phishing attacks and other social engineering campaigns.

### **Cyber risk awareness videos**

Ninjio offers a large library of fun and engaging cyber risk awareness videos that cover a variety of scenarios, from wire transfer fraud to cryptojacking.

## Detect

### **Cyber risk rating report**

Bitsight will review your company's internet presence on request and provide you with a cyber security rating, allowing you to benchmark yourself against peers and competitors. This tool also gets you 30-day trial access to the BitSight Portal.

### **Breach alerts**

Skurio breach monitoring service continually searches the dark web for information specific to your organization and alerts you in real-time to possible breaches of your data.

## Respond

### **Cyber incident response planner**

CFC's incident response team delivers a unique toolkit combining multiple templates and practical advice to help you produce a tailored incident response plan in case the worst happens. By building a robust plan you can effectively reduce the impact of a cyber event and ensure all appropriate parties are engaged at the right time and in the right way.

## How to notify a claim



Email

[newclaims@cfcunderwriting.com](mailto:newclaims@cfcunderwriting.com)



Phone

**USA:** 1-844-677-4155 | **UK:** 0800 975 3034 | **Canada:** 1-800-607-1355

**Australia:** 1800 803 202 | **Rest of World:** +44 (0) 208 798 3134



Online

[cfcunderwriting.com/claims](http://cfcunderwriting.com/claims)



App

Available on iPhone & Android



## Cyber incident response app

CFC also operates the world's first cyber incident response app where customers can notify a cyber claim, request urgent assistance or simply catch up on the latest cyber security advisories. Available on the Android Google Play and Apple App Stores



We're proud of our work and humbled to be recognized by our peers and the industry.

**Cyber Breach Response Team of the Year**  
*Insurance Insider Cyber Rankings 2019*

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**Cyber Event Response Team of the Year**  
*Advisen Cyber Risk Awards 2019*

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**Cyber Risk Primary Insurer of the Year**  
*Advisen Cyber Risk Awards 2019*

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**Cyber Underwriting Firm of the Year**  
*Insurance Insider Cyber Rankings 2018*



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