

Our Incident Response and Claims Process

Digital risk is always active, so is our approach to claims response. Coalition's Active Insurance solution protects your organization before, during or after a cybersecurity incident. We monitor and mitigate threats ahead of time through Active Risk Assessment and Active Protection. But if the worst should happen and you experience an incident, we are here to help with our Active Response. Our Claims experts are always available to help.



We support you before, during, and after security incidents

Cyber incidents come in many forms — from ransomware, denial of service attacks, data breaches, social engineering, wire fraud, and technology failures. While each event is different, there are certain elements you can expect. Coalition is your partner in addressing digital risk before, during, and after an incident occurs.

BEFORE

What could be better than great claims handling? Claims prevention. Coalition works with insureds to mitigate incidents before they turn into claims. Here's how:

- **Active Risk Assessment:** Our personalized digital risk profile provides a near real-time report of an organization's risk exposures. For brokers, this shortens lengthy questionnaires and improves accuracy with pricing and underwriting — while saving time quoting.
- **Active Protection:** Policyholders receive continuous monitoring of their digital systems and business exposures. When new risks are discovered,

policyholders — and brokers — receive personalized alerts to help them mitigate the potential threat.

- **Active Response:** If incidents do occur, Coalition's Claims team responds quickly to solve issues and resume critical business operations. Broad coverage backed by trusted reinsurance partners is there when you need it.

Businesses today face countless threats, regardless of their size or industry. Coalition's technology and partner ecosystem combine cybersecurity tools and threat intelligence to reduce the chance of an attack's success before the damage is done.

DURING

We come prepared to help you respond.

- Submit a claim 24/7
- Access to immediate incident response services

Timely response to an incident is critical to mitigate loss. It can mean the difference between a road bump or a severe disruption of your operations. Coalition's team responds within 5 minutes, and we get to work immediately to help you recover.

AFTER

We pay claims.

- Breach and incident response
- Regulatory defense and penalties
- Ransomware and cyber extortion
- Funds transfer fraud
- Regulatory defense and penalties

Helping companies recover and making them whole again is a core part of our mission. With Coalition, you can protect your business's value with comprehensive cyber insurance. Coalition's insurance products are offered with the financial security of many of the world's leading reinsurers.

Incident Timeline



First notice of event

Policyholder suspects a security concern and/or receives an alert from Coalition, and contacts Coalition using one of the three methods to reach Coalition. (Details on how to report a claim to the right).



Engage

Coalition will coordinate the use of counsel and vendors while stakeholders remain connected and informed.



Assessment and triage

Working with you, Coalition's team determines if there is sufficient reason to complete a forensic investigation. Indicators we look for: Legitimate logins to email, password changes, new accounts created, malicious email headers. Coalition's team will also work to triage any immediate security needs.



Forensics

At the direction of counsel, Coalition Incident Response (CIR) or a 3rd party vendor completes forensics work and remediation where needed.



Recovery

Coalition ensures the payment of claim expenses and enables the policyholder to get back to business.

Our expert panel

To supplement our in-house capabilities, we have an extensive network of panel providers from highly-specialized security firms to guide your IT staff through any cyber event. We even offer two hours of free legal counsel. A list of our panel providers is available at coalitioninc.com/panel.

How to report an incident or claim

There are several ways to report a claim or suspected incident. With either method, you will connect with a member of our claims team.

- **Phone:** 1 (833) 866-1337
- **Email:** claims@coalitioninc.com (USA) or claims@coalitioninc.ca (Canada)
- Contact us via **live chat** from our site to talk to a member of our team in minutes

Have a security question?

For general security questions, you can also email help@coalitioninc.com. Our expert Security Support Center team can help you answer security related questions.

45%

of incidents handled at
no cost to the policyholder

Who we are

Coalition's Claims team and the Coalition Incident Response (CIR) team bring a wide variety of skills and knowledge from law enforcement, legal counsel, cybersecurity, incident and breach handling, and digital forensics. Our team has experience at the FBI, state attorney general's office, major metropolitan police departments, and top-tier cybersecurity providers. Claims is responsible for ensuring a timely response to any security incidents you report. This includes gathering details of the incident, offering direction and guidance on immediate next steps, and guiding you through the process of investigating, responding to, and ultimately recovering from a security breach.