

Welcome to Arch Insurance's Claim Reporting Guide

We're committed to handling your claims in-house, providing consultative support throughout the process. We strive to make the claim reporting process straightforward and convenient for you. Follow the steps below to report a claim, whether by phone or by email.

1. Preparation

Be prepared to provide the necessary details about the incident including your policy number, date of loss, and any relevant details. Having this information ready will help streamline the reporting process.

Consider that early reporting is crucial in mitigating the impact and reducing the overall cost of claims. Quick reporting enables us to take proactive measures, which may limit damages and expedite the resolution process.

2. Reporting a Claim

Claim reporting is available 24 hours a day, 7 days a week either by phone or via email.

- Call: 1-833-923-ARCH
- Email: Cyberclaims@archinsurance.com

Provide the following information:

- Policy number
- Date of loss
- Brief summary of the incident
- Preferred point of contact information (email & telephone #)
- Is there a cyber extortion/ransomware demand? (Y/N)

3. Confirmation

After reporting a claim, you will receive a loss number and an Arch cyber claims adjuster (ACCA) will be assigned to your claim.

This guide aims to provide an overview of the cyber insurance claims process. Arch’s Cyber Claims team works with you to make the claims process fast and flexible. Understanding the process empowers you to navigate a claim confidently in collaboration with our team of experts. Adjustment of each claim will vary depending on the facts and complexity of the claim and any specific issues that may arise.

Phase 1: Identify and Recognize the Occurrence of a Cyber Incident

How do you know if a cyber incident has occurred?

- Was there actual or suspected unauthorized use of or access to any computer system, including email?
- Have you lost, or was there unauthorized use of or access to, employee or customer private information?
- Was there damage to, or were you unable to access, any computer system due to a malicious use, attack or exploit of the computer system?
- Has a formal complaint or lawsuit been made against your organization relating to a network security breach or privacy violation?
- Have you wired or transferred funds to a fraudster?

If the answer to any of these questions is “yes,” or you suspect the answer may be “yes,” contact **Arch Cyber Claims** at cyberclaims@archinsurance.com to report a claim or incident.

Phase 2: The Claims Process

1

Notice.

The claims process begins when the policyholder reports a claim or incident to Arch Cyber Claims at cyberclaims@archinsurance.com.

2

Arch Response.

Arch receives the claim, assigns an Arch cyber claims adjuster (ACCA) to triage the incident, review the claim, gather information about the incident, and review coverage.

3

Policyholder Response.

Select a network security breach counsel (NSBC) and data forensic incident response (DFIR) from scheduled list. If the policyholder wishes to select a NSBC or DFIR that is not on the scheduled list, the policyholder should contact their ACCA for consent to the alternative assignment. Call NSBC and DFIR provider hotline and notify them that you are an Arch Insurance policyholder.

4

Communication.

The policyholder, ACCA, NSBC, broker and DFIR provider attend a scoping call to discuss the circumstances of the incident. The experts advise on how to manage the incident and gather information for provision of DFIR statement of work.

5

Investigation.

DFIR investigates the incident to determine the root cause of the breach. In the event there is a cyber extortion, DFIR initiates the process to engage the threat actor making the ransom demand. NSBC analyzes the findings of the incident to determine the legal obligations.

6

Conclusion.

The root cause is identified and recovery steps are taken. DFIR decrypts the system and restores the data and network. If required, NSBC notifies the impacted individuals of any data breach and assigns liability defense counsel.

7

Post-Recovery.

- ACCA facilitates payments to NSBC for legal services and to DFIR for investigation and restoration services.
- For loss evaluation, the policyholder submits proof of loss for business interruption to ACCA. To the extent coverage is available for a business interruption loss, ACCA facilitates payment for such loss.
- The file is closed.