



# Your Partner in Cyber Risk

A guide to policy benefits

# New cyber threats emerge by the hour.

Cybercriminals have a seemingly endless reserve of ways to profit at the expense of businesses like yours. We're guessing that your time and resources are far from endless. With a mix of priorities in running a business, how can you be expected to keep up with devoted cyber adversaries?

The answer: with help from your partner in cyber, Corvus. Through personalized risk insights and services built by a team of cybersecurity and insurance professionals, our always-on approach is crafted to help organizations face up to today's threat landscape.

Our non-intrusive scan continuously monitors your IT environment while our team of cybersecurity experts observes the threat landscape. We will send your team an alert with remediation directions whenever there's an imminent risk to your business, and we're available throughout the policy term to answer questions and provide guidance.

We know that even the best-prepared organization can find itself experiencing a cyber incident, and our seasoned claims experts are well-versed in the complexities of ransomware attacks, data breaches, and more. No matter what comes your way, you'll never have to tackle cyber risk alone.

The Corvus team is now your team.

**Lauren Winchester**, Global Head of Risk Advisory  
**James Berry**, Chief Claims Officer

## 20%

Lower

Frequency and cost of cyber breaches

## \$86k

Estimated value in services available at no additional cost

## 15.5

Days

Average head start before alerted vulnerabilities are exploited by threat actors

## 3x

Faster patching, with cyber alerts sent the same day as discovery

# Your Corvus Team Leadership

## Cyber Risk and Threat Intel

Through a holistic approach — combining the expertise of threat intelligence, cybersecurity, and incident response professionals — we are able to help mitigate risk for our policyholders from the very start of the policy term.



**Jason Rebholz**  
Chief Information Security Officer



**Lauren Winchester**  
Global Head of Risk Advisory



**Ryan Bell**  
Head of Threat Intelligence

**Our cross-functional team has a proven track record of success in preventing or reducing the impact of cyber incidents.**

## Claims and Breach Response

Even the best-prepared organization can experience a cyber event, and our team of cyber claims experts, with decades of collective experience handling the unique complexities of cyber incidents, will be there to walk you through every step of the process.



**James Berry**  
Chief Claims Officer



**Jaime Palumbo**  
Vice President, Claims



**Lyndsey Howden**  
Manager, Claims

# Risk Prevention Services

As a Corvus policyholder you can access Risk Prevention Services to help prevent cyberattacks at your organization. Your team will receive threat alerts with remediation directions whenever there's an imminent risk to your business, and Corvus experts are available throughout the policy term to answer questions and provide guidance.

All services and tools available with Risk Prevention Services are offered at no additional cost during your policy term. The estimated values of services delivered reaches tens of thousands of dollars for many of our policyholders each year.

## How it works

- 1 Once your policy term begins, look out for an email invitation to complete your account setup within the Risk Dashboard.
- 2 Next, we'll arrange an Introductory Call with a member of our team so we can learn more about your organization's IT environment and share the tools and services available to you throughout your policy.
- 3 If you need help setting up your account or would like to request advisory services, you may contact us any time at: [services@corvusinsurance.com](mailto:services@corvusinsurance.com)



### Reduce policy retention by up to 25%

Get rewarded for staying on top of your security with our retention reduction Endorsement. Primary policyholders can complete the security questionnaire in their Risk Dashboard to receive up to a 25% reduction on their policy retention. For more details, read our [help article](#) on the endorsement and see the terms of the endorsement on your policy.



## Risk Advisory

- ✓ Onboarding call
- ✓ Corvus Scan findings consult
- ✓ Cybersecurity consult
- ✓ Renewal Prep call
- ✓ Post-claims consult
- ✓ Incident Response consult
- ✓ Incident Response planning call\*
- ✓ Tabletop planning and exercises\*
- ✓ In-house claims handling
- ✓ Risk Insights from the Corvus team
- ✓ Regular webinars

\*Available to policyholders with more than \$100 million in gross annual revenue.



## Threat Alerts

- ✓ Continuous monitoring for new vulnerabilities
- ✓ Dark web monitoring to look for leaked data
- ✓ Alerts tailored to the organization's IT infrastructure



## Plus: Self-service Risk Dashboard

- ✓ Non-invasive scan findings
- ✓ Risk quantification (score)
- ✓ Cyber Risk Assessment
- ✓ Action Center with security recommendations
- ✓ Vendor Marketplace with vetted providers and discounted rates
- ✓ Policyholder's claim information and updates

## Threat alerting and guidance in action\*



\*Nothing stated herein affects the terms, conditions and coverages of any insurance policy or bond issued by Travelers, nor does it imply that coverage does or does not exist for any particular claim or type of claim under any such policy or bond.

# Claims + Breach Response Process

## STEP 1 Discovery of the incident

Whether your team discovers the incident internally or are alerted by an outside party, gather initial facts and activate your incident response plan.

## STEP 2 Notify Corvus via email or hotline

Report the potential claim as soon as possible, before engaging outside vendors. The email and hotline can be found on your policy document or on the Corvus website if you know your policy number. When reporting the incident and setting up an initial call with the Claims Team, please provide as much detail as possible. It helps us help you.

## STEP 3 Work with the Claims Team

Identify and connect with seasoned incident response vendors that are the right fit for the type of incident your company is experiencing.

## STEP 4 Begin the investigation

This will typically involve privacy counsel and a digital forensics and incident response firm.

## STEP 5 Notify individuals and regulators

Work with counsel and a notification and call center vendor to notify individuals and regulators if required by law.

## STEP 6 Notify Corvus of lawsuits or investigations

Notify Corvus of any lawsuits or regulatory investigations that follow the incident.

## Breach Response **Best in class claims experience with seasoned cyber claims professionals**

- ✓ 24/7, on-call incident response guidance
- ✓ Partner with Corvus-vetted industry-leading law firms and digital forensics providers
- ✓ Manage claims costs with Corvus negotiated rates
- ✓ Post-claims consultation with Risk Advisory to harden against future attacks