



# What to do after you discover a cyber incident

## Scenario:

An employee clicked on a malicious email link sent by a threat actor. This installed malware into the organization's network and encrypted data and files. A message has now appeared on the employee's computer demanding that \$100,000 be paid in Bitcoin within 48 hours to regain access to the company's data and files; otherwise, the threat actor will publish the sensitive data on the internet.



## Next Steps (after an incident)

### 1. Report to Cowbell

Immediately report the incident to us and your broker. You should never try to resolve the issue on your own; do not engage with the threat actor. Our incident response team is available 24/7, 365 days a year.

### 2. Prepare for a scoping call

To the extent possible, create a brief summary of what systems or data may be impacted. Have the organization's leadership on standby to attend a scoping call with our incident response experts.

## Our Claims Process

### 1 Report

As soon as a claim is filed, our cyber claims specialists will deploy an appropriate incident response team to immediately assist.

### 2 Review

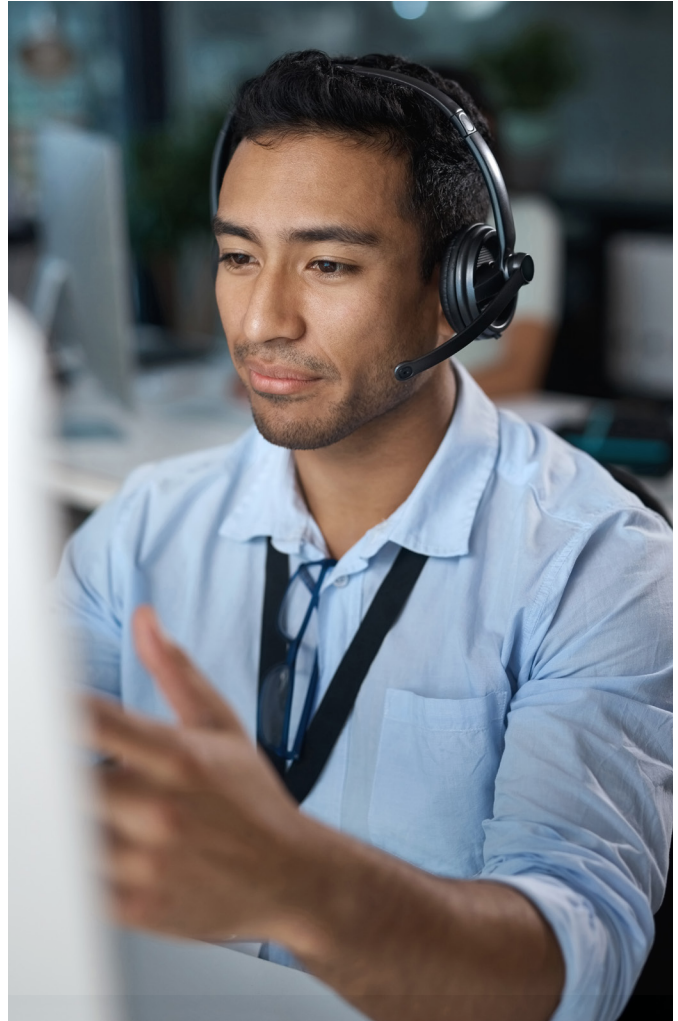
A policy review and coverage investigation is conducted and you will be informed of the resources available.

### 3 Respond

Our incident response team includes breach counsel, digital forensic and incident response investigators, professional ransom negotiators, public relations, and others. They have been vetted for expertise and efficiency and will address the incident to minimize the impact to your organization.

A cyber incident can mean the worst day in anyone's professional life. Cowbell will be by your side to help you keep the financial, reputational, and other damages to a minimum.

Our experienced claims team knows exactly how to handle any claims situation and our incident response team, consisting of industry experts across the board, will make sure that your organisation will be back up and running as soon as possible.



## Report a cyber incident

+ Call **(833)-633-8666** or

+ visit [cowbell.insure/claims](https://cowbell.insure/claims)

The examples and descriptions provided above are for general, informational purposes only. Notably, these descriptions do not set forth all possible scenarios and/or situations applicable to the described events. Policyholders should be aware that each situation is unique and their experience may not resemble those set forth in the above examples and descriptions. Nor should policyholders in any way rely on the above examples or descriptions as any type of guarantee or indication of how their particular situation will ultimately be resolved. Policyholders should always refer to their own Policy for specific terms and definitions applicable to their Policy. ©2024 Cowbell Cyber, Inc. All Rights Reserved. Cowbell Insurance Agency LLC, State Licenses: <https://cowbell.insure/state-licenses/>