



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 risk prevention solution, Corvus Signal™, combines threat intelligence insights, hands-on help from cybersecurity experts, and an online risk dashboard so that resources are readily available.

Tailored threat alerts and personalized security recommendations await you.

As your insurance provider, our partnership extends beyond risk prevention as well. 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 for policyholders who engaged with Corvus Signal™

\$86k

estimated value in services available at no cost to Corvus policyholders

15.5

Days

average head start for Corvus policyholders before 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

Corvus Signal™

Stay ahead of emerging threats and improve security with Corvus Signal, a partnership-centered risk prevention solution helping organizations cut through the noise of constantly evolving threats and innovative cybercriminals. Our personalized insights, hands on-help from cyber experts, and a 24/7 online risk dashboard makes prioritization easier on your cybersecurity journey.

All tools and services within Corvus Signal are offered at no additional cost during your policy term — an estimated \$86,000 value in total. See the next page for details and value estimates.

How it works

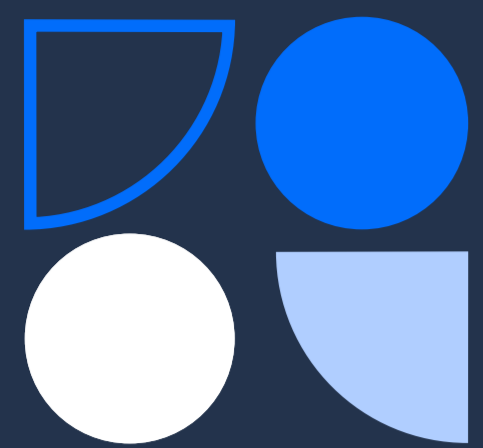
1. Once your policy term begins, look out for an email invitation to complete your account setup within the Risk Dashboard.
2. Next, we'll arrange an Introductory Call with a member of our team so we can learn more about your organization's IT environment and share the tools and services available to 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



Corvus Signal™ Endorsement

As an added incentive to take advantage of the benefits of Corvus Signal, we've developed a way for organizations to reduce their self-insured claim retention by 25% (subject to a maximum cap based on the program). With the Corvus Signal endorsement, if a member of your team has completed the Security Questionnaire in your Risk Dashboard prior to the discovery of an incident, the reduced retention will be automatically applied. For more details, read our [help article](#) on the endorsement and see the terms of the endorsement on your policy.

Corvus Signal Services



Risk Advisory

Unlimited Access to Cybersecurity Experts

Estimated value: market rates range from **\$200 to 500 per hour** for access to cybersecurity experts

Introductory call

Our partnership starts at the very beginning of your policy period. Introductory calls provide a deeper understanding of your policy benefits and your IT environment.

Cyber Advice

Guidance, on your terms. Our cyber experts are ready to help — be it by email, call, or through your Risk Dashboard.

- ✓ Scan Findings Review
- ✓ Cybersecurity Controls Consult
- ✓ Post-Claims Consult
- ✓ Introduction to a Breach Coach

Optimized Spend

Prioritize where you spend (and get the best bang for your buck) with investment recommendations and a marketplace of pre-vetted vendors.

Renewal Prep

No surprises! We'll work with your team and your broker well in advance to get you prepared for policy renewal.



Risk Insights

Cyber Threat Intelligence Program

Estimated value: market rates range from **\$50,000 to \$500,000** to build a threat intelligence program

Threat Intelligence

Through dark web monitoring, we catch new threats — fast. We provide a 15 day head-start (on average) to patch systems before widespread active exploitation begins.

- ✓ Monthly insights powered by the Corvus Threat Intelligence program

Cyber Alerts

Personalized threat alerts are delivered directly to your inbox. Your time is valuable; we only send alerts for 12% of threats we research, and 82% are later exploited.

Third-party reports

Upon request, we can share third-party risk reports for vendors and partners.



Risk Dashboard

Cyber Risk Mitigation Platform with Attack Surface Management

Estimated value: market rates range from **\$10,000 to \$30,000** annually for an attack surface management tool

Recommendations

Your Risk Dashboard provides visibility and control over your security priorities, enabling you to prioritize your efforts and focus on the risks that matter most.

- ✓ Monthly risk scans and report
- ✓ Questionnaires to assess your current security controls

Vendor Marketplace

Search our database of pre-vetted security vendors, including some with discounts for Corvus policyholders.

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

Market rates range from **\$300 to \$600** per hour for access to incident response experts

Best in class claims experience with seasoned cyber claims professionals



24/7, on-call incident response guidance



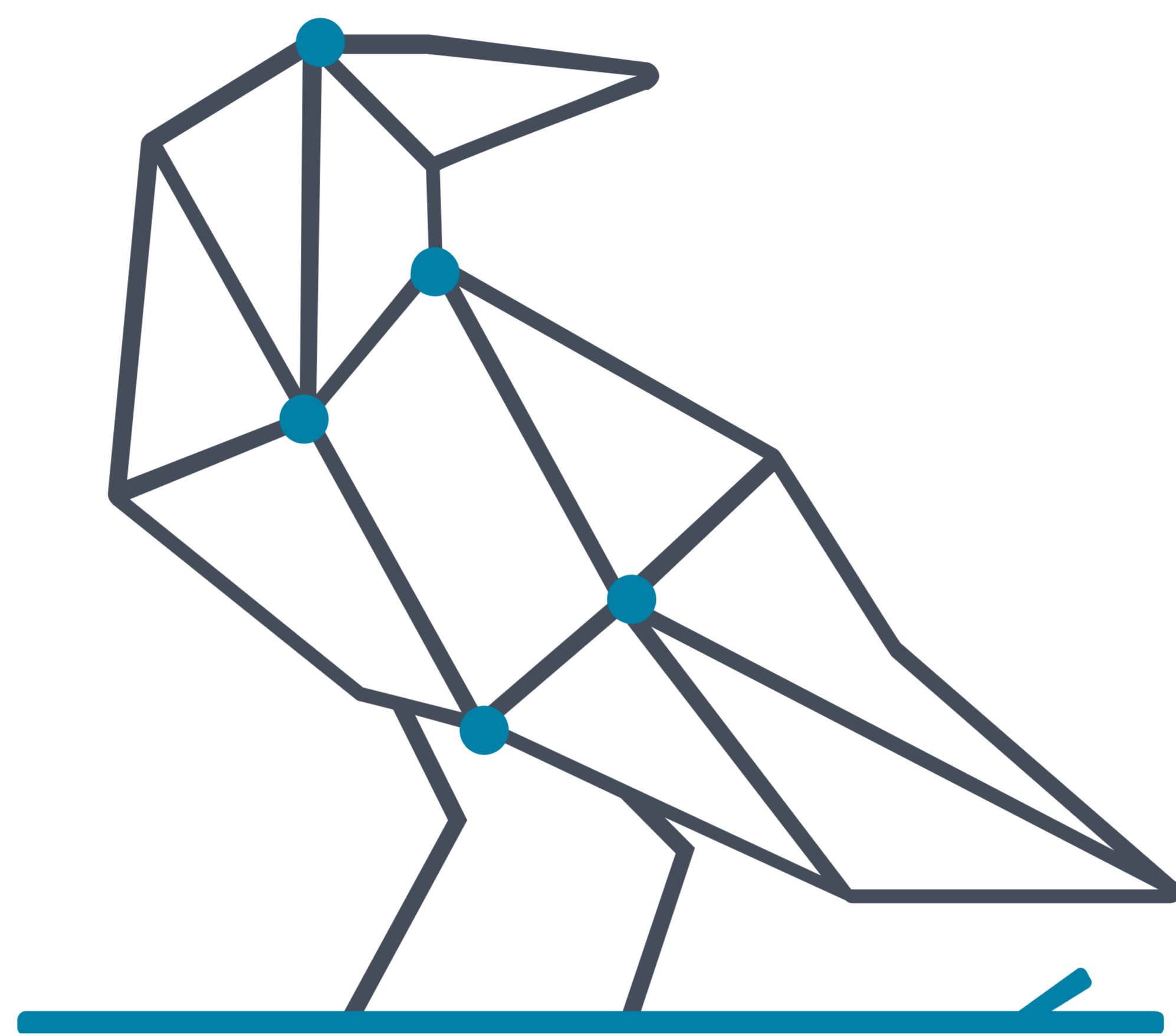
Partner with Corvus-vetted industry-leading law firms and digital forensics providers



Manage claims costs with Corvus negotiated rates



Post-claims consultation with Risk Advisory to harden against future attacks



CORVUS[®]

corvusinsurance.com

Eligibility for such programs is determined when you apply for coverage. Policy quotes, terms and conditions, and premiums are made in accordance with Corvus Insurance's underwriting guidelines. The policy, not general descriptions or material within this document, will form the contract between the insured and our insurance carrier partners. Coverage may not be available in all jurisdictions.

Eligibility for the Corvus Signal[™] endorsement is determined during the underwriting process. Policy quotes, terms and conditions, and premiums are based on the individual submission and in accordance with Corvus Insurance's underwriting guidelines. The policy and endorsement will form the contract between the insured and our insurance carrier partners. Coverage or endorsement may not be applicable for all programs or available in all jurisdictions.
