Client Emergency Preparedness Claims Kit







THE USI ONE ADVANTAGE®

Dear Valued Client:

At USI, we recognize that responding to incidents like a natural disaster or other catastrophic event can be very stressful and time-consuming. There are many issues to consider as you develop and execute your organization's Emergency Preparedness and Business Continuity Plan.

To assist your business in pre- and post-emergency planning and claims reporting, we have developed the following Claims Reporting Guidelines, designed to make your emergency response a smooth and efficient process. This guide includes:

- **USI Office Location Directory**
- **Property Claims and Losses**
  - **Claims Reporting Guidelines**
  - **Insurance Company Claims Reporting Directory**
  - **Reporting a Claim/Loss**
  - **Property/Business Interruption (BI)/Cargo Loss Notice**
  - **Important Resources** (links to Ready.gov, the Federal Emergency Management Administration, and more)
  - **Emergency Response Vendors**
  - **Small Business Administration Information**
  - **Property Loss Notice** (blank form)
- **Appendix - Additional Coverage - Other Coverage Lines**
  - **Environmental Property/Liability**
  - **Workers' Compensation**
  - **General Liability**
  - **Commercial Auto**
  - **Executive Risk/Management Liability**
  - **Professional Liability/Errors and Omissions (E&O)**
  - **Cyber Liability**

Your continued partnership with USI is invaluable to us and we appreciate your business.

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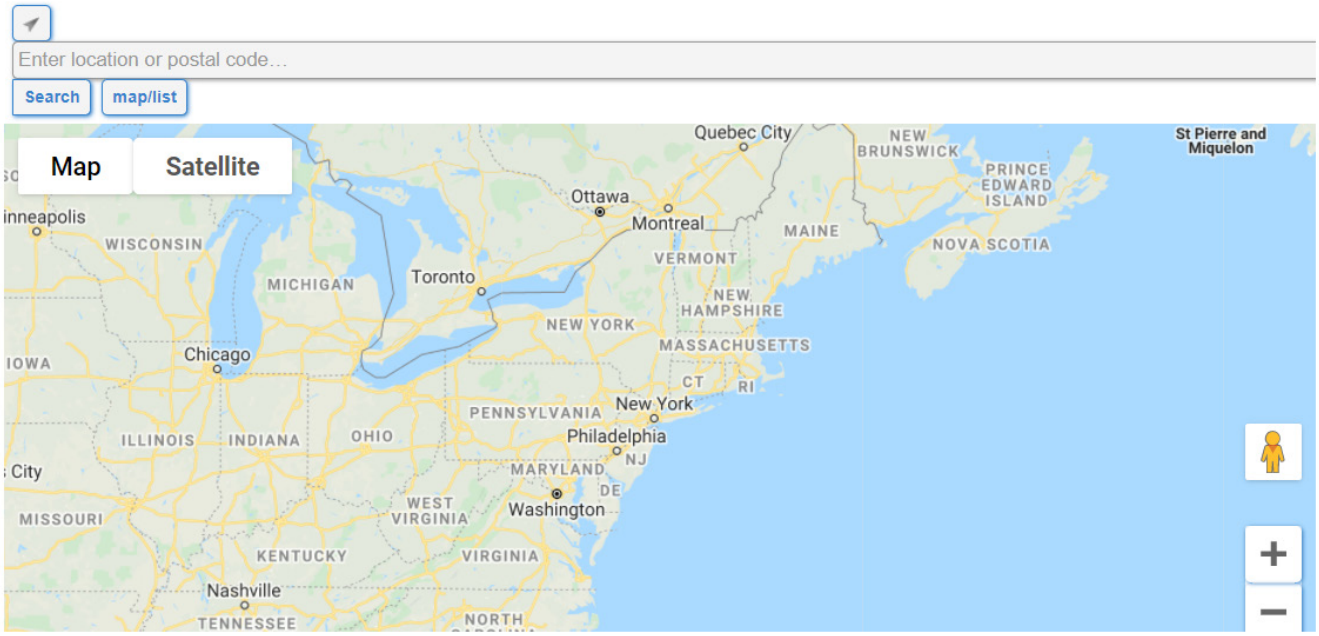
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USI Office Location Directory

Use the following instructions to find your local USI office's address and phone number:

1. Visit www.usi.com/locations/
2. Enter your zip code into the locations search bar
3. Click "Search"
4. The closest 5 USI offices to your location will appear
5. Click on the icon to get the office address and phone number
6. You can toggle between the map view and list view by clicking the "map/list" button located next to the "Search" button

If you need additional assistance locating a USI office, please call our corporate headquarters at (914) 749-8500.



PROPERTY CLAIMS AND LOSSES

Claims Reporting Guidelines

These guidelines have been prepared to help you properly report claims and losses.

Protect your organization's interests by promptly reporting all claims. Do not delay or refrain from reporting a claim because you think an incident is not insured, falls within the retention/deductible limit, or is too trivial to report. A delay in reporting claims may jeopardize your coverage.

Coverage Line	Report to Your:
Property/Business Interruption (BI)/Cargo	Insurance company directly*
Environmental Property/Liability	USI account team or claims consultant
Workers' Compensation	Insurance company directly*
General Liability (GL)	Insurance company directly*
Commercial Auto	Insurance company directly*
Executive Risk/Management Liability ▪ Directors & Officers (D&O) ▪ Employment Practices Liability (EPL) ▪ Fiduciary ▪ Crime/Fidelity Bonds ▪ Special Crime (Kidnap & Ransom)	USI account team or claims consultant
Professional Liability/Errors & Omissions (E&O)	USI account team or claims consultant
Cyber Liability	USI account team or claims consultant

** See Insurance Company Claims Reporting Directory on the next page.*

Contact your USI account team or claims consultant with questions or for assistance with reporting a claim, or if you experience difficulties with the handling of your claim.

Insurance Company Claims Reporting Directory for Property

Company Name	Telephone Number	Email and Website Reporting
Acuity	800-242-7666	https://www.acuity.com/claims/report-a-claim
AIG	877-399-9972	NewLoss-USproperty&energy@aig.com
AIG - Personal Private Client Group	888-760-9195	N/A
Allianz & Fireman's Fund	800-347-3428	https://www.agcs.allianz.com/claims.html
Allied World	N/A	https://alliedworldinsurance.com/global-claims-contacts/ or noticeofloss@awac.com
American Reliable Insurance Company	800-245-1505	https://gbli.com/gbli/claims/
AmRisc	252-247-8796	claims@amrisc.com
Arch Specialty	877-688-2724	https://insurance.archcapgroup.com/business/north-america/united-states/claims/
Aspen	N/A	https://www.aspen.co/claims-handling-procedure/_ or Property.Claims@Aspenspecialty.com
Assurance Property	800-358-0600	N/A
AXA XL	N/A	webfnol.NA@axaxl.com or https://axaxl.com/insurance/claims
Bankers Insurance Company	800-765-9700	N/A
Beazley	888-222-1123	https://www.beazley.com/claims_global
Berkley		https://www.berkley.com/our-business/operating-units
Berkley Environmental	N/A	https://berkleyenvironmental.com/environmental/claims/
Boulder Claims	866-789-4228	N/A
Chubb	800-252-4670	https://www.chubb.com/us-en/claims/customer.html
Chubb Agri	800-233-8347	claims@chubbagribusiness.com
Chubb Environmental	N/A	casualtyriskenvironmentalfirstnotice@chubb.com
Church Mutual Insurance Company	800-554-2642	https://www.churchmutual.com/72/Claims-Center
Cincinnati Ins Co.	877-242-2544	https://www.cinfin.com/claims
Citizens	866-411-2742	https://www.citizensfla.com/claims
C.N.A.	877-262-2727	https://www.cna.com/web/guest/cna/claim-center
Colony Insurance Company	800-577-6614 - Option 2	https://www.argolimited.com/colony-specialty/claims/
Crum & Forster	800-690-5520	https://www.cfins.com/claims-solutions/property-casualty-insurance-claims/
Farmers	800-435-7764	https://www.farmers.com/cmp/s/filealoss
FCCI	800-226-3224	https://www.fcci-group.com/en/claims-services/file-a-claim.html
Florida Intracoastal Underwriters	954-332-9050	N/A
FM Global	877-639-5677	https://www.fmglobal.com/report-contact-page/report-a-property-loss
Foremost Insurance Group	800-527-3907	https://www.foremost.com/claims/
Frontline Insurance - First Protective Insurance	800-675-0145	https://claims.frontlineinsurance.com/#/fnol-flow
Geico	800-841-3005	https://claims.geico.com/ReportClaim
Great American Insurance	800-221-7274 - Option 4	https://www.greatamericaninsurancegroup.com/report-a-claim
Hanover	800-628-0250	https://www.hanover.com/products-and-solutions/claims-services/report-claim
Harleysville Insurance (Nationwide)	800-421-3535	https://www.nationwide.com/business/insurance/claims/

Company Name	Telephone Number	Email and Website Reporting
Hartford	800-327-3636	https://www.thehartford.com/claims
Hartford Steam Boiler	888-472-5677	https://www.munichre.com/hsb/en/services/claims.html
ICAT Claims / Boulder	866-789-4228	https://www.icat.com/claims/report-a-claim
Intact Insurance	877-248-3455	https://www.intactspecialty.com/en/claims/report-a-claim.page?
Interstate Fire & Casualty / Colony Specialty Group	800-456-8458 - Option 2	N/A
Ironshore (a Liberty Mutual Company)	N/A	usclaims@ironshore.com or https://business.libertymutual.com/claims/report-a-claim/
Lexington / AIG	800-931-9546	https://www.lexingtoninsurance.com/home/claims
Liberty Mutual Insurance Company	800-362-0000	https://business.libertymutual.com/claims/report-a-claim/
Main Street America	877-425-2467	https://msainsurance.com/claims
Markel	800-362-7535	https://www.markelinsurance.com/file-a-claim
Mercury Insurance Group	800-503-3724 - Option 4	https://www.mercuryinsurance.com/claims/
Metropolitan Auto & Home (Farmers)	800-854-6011	https://www.farmers.com/cmp/s/filealoss
Nationwide	800-421-3535	https://www.nationwide.com/business/insurance/claims/
Nationwide Agribusiness	800-228-6700	https://www.nationwide.com/business/agribusiness/
Nationwide E&S/Specialty - Scottsdale Insurance Company	800-423-7675	https://nationwideexcessandsurplus.com/public/file-a-claim.jsp
Navigators (The Hartford)	855-444-4796	https://www.thehartford.com/navigators/wholesale/claims
Ohio Casualty	866-255-5530	N/A
OneBeacon (Intact Insurance)	877-248-3455	https://www.intactspecialty.com/en/claims/report-a-claim.page?
Philadelphia Insurance Companies	800-685-9749	https://www.phly.com/Claims/default.aspx
Prudential P&C Ins. Co / Liberty Mutual	800-225-2467	N/A
QBE	844-723-2524	https://www.qbe.com/us/policyholders/claims/businesses-organizations-report-a-new
Regency (Tower Hill)	800-342-3407	https://www.thig.com/
RLI Insurance Company	800-444-0406	https://www.rlicorp.com/how-report-claim
SAFECO	800-332-3226	https://fileaclaim.safeco.com/
Selective	866-455-9969	https://www.selective.com/claims-center
Shelter Insurance Group	800-743-5837	https://www.shelterinsurance.com/
Sompo/Endurance	877-676-7575	https://www.sompo-intl.com/services/insurance-claims/
St. Johns Insurance Company	800-748-2030	https://stjohnsinsurance.com/claims/report-a-claim/
Tower Hill Companies	800-342-3407	https://www.thig.com/claims/
Triangle Insurance Company	800-894-5020	https://www.triangleins.com/Claims
Travelers	800-238-6225	first.report@travelers.com or https://www.travelers.com/claims/report-claim
United Property & Casualty	888-256-3378	https://www.upcinsurance.com/policyholders/claims-center
Universal Property & Casualty Insurance Co.	800-425-9113	https://universalproperty.com/claims-policyholder
USAA	800-531-8222	https://www.usaa.com/inet/wc/insurance-file-claims-auto-
Vanguard Adjusters Group/Claims Administration	800-561-8464	https://www.vanguardclaims.com/
Wright Flood Claims	800-725-9472	http://www.wrightflood.com/
Zurich	800-987-3373	USZ_CareCenter@Zurichna.com or https://www.zurichna.com/claims

Reporting a Claim/Loss

The information required when reporting a claim or loss will depend on the type of loss/claim and coverage(s) in place. When reporting your loss to your insurance company or USI, please be prepared to provide the following information:

- Your full name or business name
- The phone number(s) where a claims adjuster can contact you
- The policy number
- The date of loss (date when damage/incident occurred or loss first discovered) or date of claim (date when a demand letter, lawsuit or regulatory notice was first received)
- The cause(s) of loss and/or claim

With any claim, policy wording and specific triggers driving the loss will determine the applicability of coverage. Your insurance company will fully evaluate every claim on its own merits and based on the facts presented, in conjunction with all applicable policy provisions and federal, state, or local laws.

Regardless of the size of your loss or questions regarding compensability or coverage, you should report your claim/loss as soon as practicable or as required by the policy(ies) in order to obtain the insurance company's coverage analysis and position. Once a response is received, you should provide the insurance company's coverage position (including any reservation or rights) to your USI account representative, allowing you and your USI account team to establish appropriate next steps. USI advocates on behalf of our clients for the most favorable response available under the applicable policies.

Any intent to ultimately dispute a coverage position and pursue coverage under the policy will require thorough documentation and support of all claim details and losses. Tracking and reconciling this information while losses are being sustained is critically important, as gathering the necessary information at a later time can be far more difficult.

Please maintain a record of any claim submissions, including copies of all acknowledgments and claim numbers assigned by the carrier.

Property/Business Interruption (BI)/Cargo Loss Notice

It is critical to understand specific loss drivers and to be able to demonstrate and support the causal relationship between those triggers and sustained losses. Depending on policy wording and coverage grants, specific policies and programs will respond differently to identical losses, with each claim being evaluated on its own merits, facts presented, and policy provisions.

Carefully documenting the event will provide the claims adjuster with a head start in evaluating the claim.

Claim/Incident Reporting:
When reporting a property, business interruption, or cargo claim, gather information as soon as practicable after a loss occurs or is being sustained. The following information will give the adjuster a good starting point:

- Promptly notify your insurance company of the loss/damage.
- Include a description of the property involved.
- Provide a description of how, when, and where the loss/damage occurred.
- Develop a detailed narrative outlining the loss.
- Provide details of impairments or direct damage at insured facilities.
- Provide details that outline any civil actions or ingress/egress issues prohibiting access to the insured location(s) and impairing operations, as applicable.
- To the best of your ability, provide any details/specifics impairing suppliers/receivers, as applicable (it's recognized this can be very difficult, at best, to achieve).
- Provide details (including civil actions) disrupting the transit of materials, inventory, etc., as applicable.
- Track all costs/losses in real time; losses will need to be specifically reconciled and tied to specific claim triggers.

Immediately after sustaining and reporting a property loss:

- Protect the property from further damage, only when it is deemed safe to do so; engage external vendors as necessary.
- Set up an internal cost code to capture all loss-related internal and external expenses.
- Document all losses with photos, videos, inventories, etc.
- Separate damaged from undamaged property and retain damaged property for the adjuster's inspections (unless it poses a danger to safety).
- Notify police in case of a theft loss.

When investigating and preparing a business interruption claim:

- Record all business interruption and/or extra expenses due solely to the loss, such as:
  - Wages for employees involved in clean-up or repair.
  - Overtime paid for employees to fulfill orders that would have been completed during normal hours if not for the loss.
  - Outside vendors involved in clean-up, repair, etc.
  - Leasing of temporary space until your facility is operational.
  - Leasing or purchase of any items or equipment necessary to continue operations.
- Record all expenses that you continue to incur, despite the necessary suspension of your operations.
- Record all wages for employees who were sent home, but still paid (may be covered for continued payroll).
- Document any business lost due to the necessary suspension of your operations, such as cancelled or refused orders, reservations, etc.
- Complete financial records may be necessary to determine your lost income.

Important Resources

Centers for Disease Control and Prevention (CDC)
www.cdc.gov

Ready.gov
www.ready.gov

American Red Cross
www.redcross.org

Federal Emergency Management Agency (FEMA)
www.fema.gov

Occupational Safety and Health Administration (OSHA)
www.osha.gov

Local Health Department Directory
www.naccho.org/membership/lhd-directory

Emergency Response Vendors

The emergency response vendors noted below may be able to assist if you need help in mitigating damages or facilitating permanent repairs.

Emergency Response Vendor	Contact Name	Direct Contact Info	24-Hour Response
First Onsite	Scott Aeschleman	309-657-8066 scott.aeschleman@firstonsite.com	800-622-6433 www.firstonsite.com
BMS CAT	Fehmi Ilkson	917-941-3340 Filkson@bmscat.com	877-730-1948 www.bmscat.com
BMS CAT	Paul Miller	817-343-9974 pmiller@bmscat.com	877-730-1948 www.bmscat.com
ATI	Brendan Reilley	978-460-7804 Brendan.reilly@atirestoration@com	800-400-9353 www.atirestoration.com
Signal Restoration	Barry Zollman	713-598-1157 bzollman@signalrestoration.com	800-533-9898 www.signalrestoration.com

When reaching out to any of the emergency response vendors, please reference the vendor contact and USI Insurance Services as your insurance broker.

Small Business Administration (SBA) Disaster Information

Toll Free at 800-659-2955, or www.sba.gov

If your organization has suffered physical damage or sustained economic injury after a disaster, you may be eligible for financial assistance from the SBA. If your business, regardless of size, is located in a declared disaster area, you may apply for a long-term, low-interest loan to repair or replace damage.

- **Financial Records** – Print out hard copy financial records and take them with you as you depart your business in preparation for an imminent disaster. Have electronic backup of records.
- **Financial Statements** – The SBA must review financial statements for each partner, officer, director, and stockholder with 20% or more ownership.
- **Required Information** – Submit a completed loan application, IRS Form 8821, and current financial information, such as financial statements, profit and loss (P&L) statements, balance sheets and a list of debts.
- **Application Information** – Downloadable forms can be obtained at www.sba.gov. It may be prudent to download and keep these forms prior to an event, as computer access may be limited after a disaster.
- **Processing** – Most loan decisions are completed within 21 days. Make sure the application is complete. Missing information is a major cause of delays.
- **Insurance Payments** – Do not wait for insurance claim processing or payments to file for a loan. The loan and the insurance claim are two separate issues and one does not impact the other.

Property Loss Notice

INSURED INFORMATION			
Name of Insured			
Address			
Carrier & Policy Number			
Insured Contact Name		**Phone Number**	

LOSS INFORMATION	
Date of Loss	
Cause of Loss **(Wind, Fire, Lightning, Flood, Hail, Theft, etc)**	
Time of Loss	
Estimated Amount of Loss	
Location of Loss	
Description of Loss & Damage	

CLAIMS GUIDELINES	
Do	**Do Not**
* Protect the property from further damage	* Destroy/dispose of damaged property
* Take photographs of damage, before you take protective action	* Speak with third parties about your claim
* Prepare an inventory list of property damage	* Sign a release
* Retain damaged property until an adjuster approves disposal	
* Be prepared to provide additional information to the insurance carrier	
* Maintain receipts for all repairs	

REPORT ALL CLAIMS IMMEDIATELY

APPENDIX - ADDITIONAL COVERAGE - OTHER COVERAGE LINES

Environmental Property/Liability

Environmental policies can cover bodily injury, property damage, clean-up liability, and first-party cleanup costs arising out of a pollution condition. Some policies provide business interruption coverage, but a pollution condition usually has to be present for such coverage to apply.

Environmental policies can be tailored to the risk involved and can include various forms, such as:

- Site-specific, covering scheduled locations
- Blanket environmental legal liability (non-location-specific)
- Contractors pollution liability
- Professional pollution
- Industry-specific forms

A policy may also provide crisis management event coverage.

The majority of environmental policies are claims (first) made, meaning that the claim has to be first made during the policy period and reported as soon as practicable. There may be a requirement that the claim must be reported during the policy period, with a possible short timeframe after the policy expires to report a claim made during the policy period. Some coverage is occurrence-based such as contractors pollution liability.

Claim/Incident Reporting:
Environmental policies typically do not provide for incident reporting or notice of circumstance. An environmental policy typically requires written approval by the insurance company before an insured can engage a vendor, assume any obligation, voluntarily make a payment, or take certain other actions. There may be coverage for emergency response costs for a limited period. The insurance company may also provide an emergency response hotline center.

In the event of a claim, review the policy for any notice requirements and/or any required form(s) that need to be submitted. What is to be contained in the notice can be found in a notice of claim or reporting section of the policy, the condition section of the policy, by endorsement, or by a form required by the policy. Notice requirements could include:

1. Information to sufficiently identify the named insured on the policy
2. Covered location (if applicable)
3. Date pollution condition was discovered, or claim was made
4. Names of individuals or witnesses with knowledge of the pollution condition
5. Time, place, cause, nature of, and other circumstances of the pollution condition or crisis management event (to the extent known and reasonably obtainable)
6. Injuries or damages claimed
7. Emergency response actions taken
8. Remedial steps proposed to be undertaken by the insured
9. Any demands, summonses, notices or other process or papers filed with a court of law, administrative agency or an investigative body
10. Name of an insured contact and applicable contact information
11. Any reports from a certified industrial hygienist or other environmental professional

Review the policy language to determine whether a notice of circumstances or notice of a potential claim related to a pollution condition can be submitted to the insurance company. As mentioned above, most pollution policies do not provide for a notice of circumstances; however, if there is a known pollution condition with the potential to result in a claim, then you are advised to report the circumstances to your insurance company.

Workers' Compensation

Workers' compensation insurance is designed to compensate employees for injury or illness sustained in the workplace and arising out of and in the course of employment. Each situation is examined on a case-by-case basis to determine compensability and should be reported accordingly.

Claim/Incident Reporting:
Workers' compensation claims must be reported directly to your insurance company. Be prepared to give detailed information on the illness or injury and how it pertains to the workplace or work activity. Also be prepared to provide:

- Immediate medical and other services required by applicable workers' compensation law
- Names and addresses of the injured person(s) and witness(es)
- Copies of all notices, demands and legal papers related to the injury, claim, proceeding, or suit
- Other information the insurance company may need or request

Be prepared to fully cooperate with the insurance company and, upon the insurance company's request, assist in the investigation, settlement or defense of any claim, proceeding, or suit. Do not voluntarily make payments, assume obligations, or incur expenses, except at your own cost.

General Liability

General liability policies cover third-party bodily injury or property damage claims arising out of the insured's negligence. These policies can also provide coverage for personal injury, advertising injury, and medical payments.

Claim/Incident Reporting:
Notify your insurance company as soon as practicable of an accident and/or liability claim that may result in damages/loss covered by the policy.

Be prepared to provide the following information:

- How, when, and where the occurrence took place
- The names and addresses of any injured persons and witnesses
- The nature and location of any injury or damage arising out of the occurrence

If a claim or suit against any of the named insureds is reasonably likely to involve the policy, you must notify the insurance company in writing as soon as practicable and take the following actions:

- Immediately send copies of any demands, notices, summonses or legal papers received in connection with the claim or suit
- Authorize the insurance company to obtain records and other information
- Cooperate with the insurance company in the investigation, settlement, or defense of the claim or suit
- Assist the insurance company, upon its request, in the enforcement of any subrogation or right against any person or organization which may be liable to the insured because of injury or damage to which your policy may also apply

Do not voluntarily make payments, assume any obligations, or incur any expenses (other than for first aid) except at your own cost or with the insurance company's consent.

Commercial Auto

Auto policies can provide coverage for physical damage to a covered auto, as well as third-party bodily injury and property damage claims resulting from the ownership, maintenance, or use of covered autos. An auto policy can also provide coverage for first-party bodily injury claims caused by uninsured and underinsured motorists.

One key point to understand about your policy is that the Declarations page shows which coverages apply to which autos. The symbols entered next to a coverage on the Declarations page designate the only autos that are covered autos for that specific coverage.

Claim/Incident Reporting:
Notify your insurance company as soon as practicable of damage to a covered auto, an accident, and/or a liability claim that may result in damages/loss covered by the policy.

Be prepared to provide the following information:

- How, when, and where the loss/accident took place
- The names and addresses of any injured persons and witnesses
- The nature and location of any injury or damage arising out of the loss/accident

If a claim or suit against any insured is reasonably likely to involve the policy, you must notify the insurance company in writing as soon as practicable and take the following actions:

- Immediately send copies of any demands, notices, summonses, or legal papers received in connection with the claim or suit.
- Cooperate with the insurance company in the investigation or settlement of the claim and defense against any suit.
- Authorize the insurer to obtain medical records and other pertinent information.
- Submit to examination, at the insurer's expense, by physicians of the insurance company's choice.
- Promptly notify the police if the covered auto or equipment is stolen.
- Take all reasonable steps to protect the covered auto from further damage/loss.
- Permit the insurer to inspect the covered auto.
- Assist the insurer, upon its request, in the enforcement of any subrogation or right against any person or organization which may be liable to the insured because of injury or damage to which your policy may also apply.

Do not voluntarily make payments, assume any obligations, or incur any expenses (other than for first aid) except at your own cost or with the insurance company's consent.

Executive Risk/Management Liability

Because of the complexity of these claims and reporting provisions, we recommend that you engage your USI account team or claims consultant when preparing a claim submission or notice of loss.

The overwhelming majority of policies for these lines of coverage are claims (first) made and reported, meaning that the claim has to be first made during the policy period AND reported as soon as practicable – even for alleged wrongful acts occurring prior to the policy period – but no later than the end of the policy period.

Directors and Officers (D&O)
D&O policies provide coverage for claims made against an organization's directors and officers or the organization itself for alleged "wrongful acts" including, but not limited to, breaches of fiduciary duty, violations of securities laws, and other management liabilities. Claims can be made by various third parties, including regulators.

Employment Practices Liability (EPL)
EPL policies cover certain types of employment-related claims against the organization and/or its executives and employees, including, but not limited to:

- Discrimination based on a protected category, such as sex, race, national origin, religion, age, or disability
- Harassment, including sexual harassment and hostile work environment, etc.
- Wrongful termination/discharge in violation of public policy
- Retaliation/whistleblower claims
- Third-party claims brought by non-employees, such as vendors or clients, alleging harassment or discrimination

Fiduciary Liability
Fiduciary liability policies cover claims alleging violations of the Employee Retirement Income Security Act of 1974 (ERISA). This coverage protects the organization and fiduciaries (individual insureds) against liability for managing or administering employee benefit plans, retirement plans, and welfare plans.

Crime/Fidelity Bond
Crime/fidelity bonds are NOT a claims-made and reported coverage, but a loss discovered (or sometimes sustained) coverage, meaning that it covers first-party losses (money, securities, property) that are discovered* during the policy period. Employee dishonesty/theft and other crime-related exposures (e.g., robbery, burglary, forgery, computer fraud, fraudulent funds transfers) make up the core coverages, extending to the insured's premises and in transit. Crime policies can also include coverage for client property losses for property in the care, custody, or control of insured. Many crime/fidelity bonds include "social engineering" or "fraudulent inducement" loss coverage as well.

The insured must provide the insurer with written notice no later than 30 to 60 days (occasionally longer) after discovery of the loss occurs. Also, the insured typically must provide a proof of loss within four to six months after discovery.

*Under a "loss sustained" form, coverage applies when a loss is actually sustained, which is more limited in scope.

Special Crime/Kidnap and Ransom (K&R)
Special crime or kidnap and ransom (K&R) claims involve confidential, time-sensitive matters, handled directly by the insured and K&R consultants/experts provided by the insurance company. Policy triggers typically include kidnapping, extortion, wrongful detention, hijacking, threat, disappearance, and hostage crises for organizations that have employees who travel frequently to areas where such issues are prevalent. Coverage typically includes ransom payments, loss of income, interest on bank loans (taken to pay the ransom), and medical care for the victim, and also provides expert negotiators who deal directly with the kidnappers.

Claim/Incident Reporting for D&O, EPL, Fiduciary Liability, Crime, and Special Crime:
For executive risk/management liability claims, you must give written notice of a claim or investigation made against your organization and/or insured(s) on the policy as soon as practicable after being notified, but no later than the end of the policy period.

Be prepared to give detailed information regarding what the claimant is alleging caused the damage/loss, including, but not limited to:

- Identity of claimant(s)
- Description of alleged wrongful act(s)
- Identity of insureds allegedly involved
- The circumstance by which you first became aware of the claim(s)
- The alleged damages/loss amount

Professional Liability/Errors and Omissions (E&O)

Professional liability, also referred to as Errors and Omissions (E&O), protects your organization against third-party claims of negligence in rendering, or failing to render, goods and/or services. Claims can be made against the organization and/or individual insureds.

Professional liability coverage can be:

- Stand-alone for certain professions (lawyers, accountants, consultants)
- Stand-alone for financial institutions (banks, insurance companies, diversified)
- Combined with D&O for investment advisers and funds
- Miscellaneous – for varied industries with no dedicated product
- Packaged with cyber coverage as noted in the next section

Claim/Incident Reporting for Professional Liability/E&O:
For professionally liability/E&O claims, you must give written notice of a claim or investigation made against your organization and/or insured(s) on the policy as soon as practicable after being notified, but no later than the end of the policy period.

Be prepared to give detailed information regarding what the claimant is alleging caused the damage/loss, including, but not limited to:

- Identity of claimant(s)
- Description of alleged wrongful act(s)
- Identity of insureds allegedly involved
- The circumstance by which you first became aware of the claim(s)
- The alleged damages/loss amount

Cyber Liability

Cyber liability policies typically provide first-party and third-party coverages. Policies provide first-party reimbursement of expenses arising from a direct cyber incident (including occurring at a vendor or third-party the insured depends on), including, but not limited to, network interruptions as the result of malware, data breaches and associated forensics, notification costs, regulatory costs, ransomware/cyber extortion events and demands, reputational harm, and business interruption/extra expense as the result of a cyber event.

Cyber policies provide coverage for third-party claims (demands/lawsuits) related to a cyber incident or event (e.g. data breach, intrusion) and can often extend to professional liability exposures, such as technology liability/E&O, media liability/E&O, and miscellaneous professional liability/E&O.

Claim/Incident Reporting:
Cyber incidents/events or claims must be reported as soon as possible after discovering or reasonably suspecting such incident, or becoming aware of such a third-party claim. Importantly, insurance company-approved panel counsel/vendors are REQUIRED (serving as breach coach and for forensics, public relations, data restoration, valuations, etc.), and must be notified and selected immediately.

Be prepared to provide the following information:

- Insured name and address
- Policy number
- Contact information (primary insured contact for the claim – IT, Legal, or Risk Management)
- Date insured became aware of the incident/incident of loss
- Description of loss
- Known facts surrounding the claim/event
- Any documents related to the claim (e.g. notice of lawsuits, ransomware screenshot, etc.)

Notice of Circumstances

Many executive risk/management liability, professional/E&O liability, and cyber liability policies also include a "notice of circumstance" provision that allows (but does not obligate) you to report to your insurance company any facts or circumstances you become aware of during the policy period that may reasonably result in a future claim covered under the policy. Before contacting your insurance company, consult with your USI claims representative and your organization's legal counsel to determine if the facts or circumstances provide enough specific detail to be accepted by the insurance company. If it is determined that a notice of circumstance should be submitted, be prepared to submit the same type of information as if submitting an actual claim.