

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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BULLETIN MEL 17-26

Date: April 26, 2017
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: Cyber Coverage

The bulletin does not apply to the “workers compensation only” members of NJPHA JIF.

XL Catlin provided a renewal of the cyber liability coverage to all participating MEL member JIFs with expiring limits, terms and conditions. XL Catlin and Beazley also made available options for higher limits.

Claims Reporting – The notice of claim should be made to the JIF claims administrator for reporting to the insurer(s).

XL Data Breach Hotline – If you experience a data breach event, call the XL Data Breach Hotline for immediate triage of the event at 1-855-566-4724. Jeremy Gittler, Sr. Claims Counsel, Cyber and Technology Division, XL Insurance Group at 212-915-6746 is also available to us, should you not have a response in an adequate amount of time. (Email: Jeremy.gittler@xlgroup.com).

Cyber Keeping Your Data Secure Data Breach Partners Brochure – The E Risk Hub Portal is no longer in use. A new portal has been created, www.cyberriskiq.com (recently renamed to www.cyberriskconnect.com). The login information and access code is still 10448 and then after using that access code you can create your specific login just like you did previously. The information on Cyberriskconnect.com and login information will appear on page 2 of the policy. Attached is additional information.

Please remember to report all claims or incidents to your TPA, regardless of its perceived or actual cost. We have uncovered an uptick in unreported Cyber events, particularly ransomware. Lack of reporting could result in uncovered future matters and missed compliance requirements. Please see the MEL Cyber Incident Roadmap on the following page.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or MEL Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

CYBER INCIDENT ROADMAP

You expect or know of a cyber incident.
The clock is ticking to avoid further damage to you and your stakeholders.



Step 1 Report to Claims Administrator

Step 2 Call XL Catlin 24/7 Breach
Hotline at **(855) 566-4724** and they will
triage your incident.

XL Catlin Cyber Claims Specialist steps in to manage the claim for you

When needed, your Cyber Claims Specialist will engage an XL
preapproved expert cyber attorney

In addition to their duties, the attorney will engage any other needed
experts



Your Cyber Claims Team will walk you through every step of
responding to the incident and offer assistance and take
actions on your behalf as necessary.



Other Considerations

XL Catlin online cyber portal:
www.cyberriskiq.com
Access Code: 10448

MEL Coverage Bulletin 17-26

Fund Attorney:

Claims Administrator:

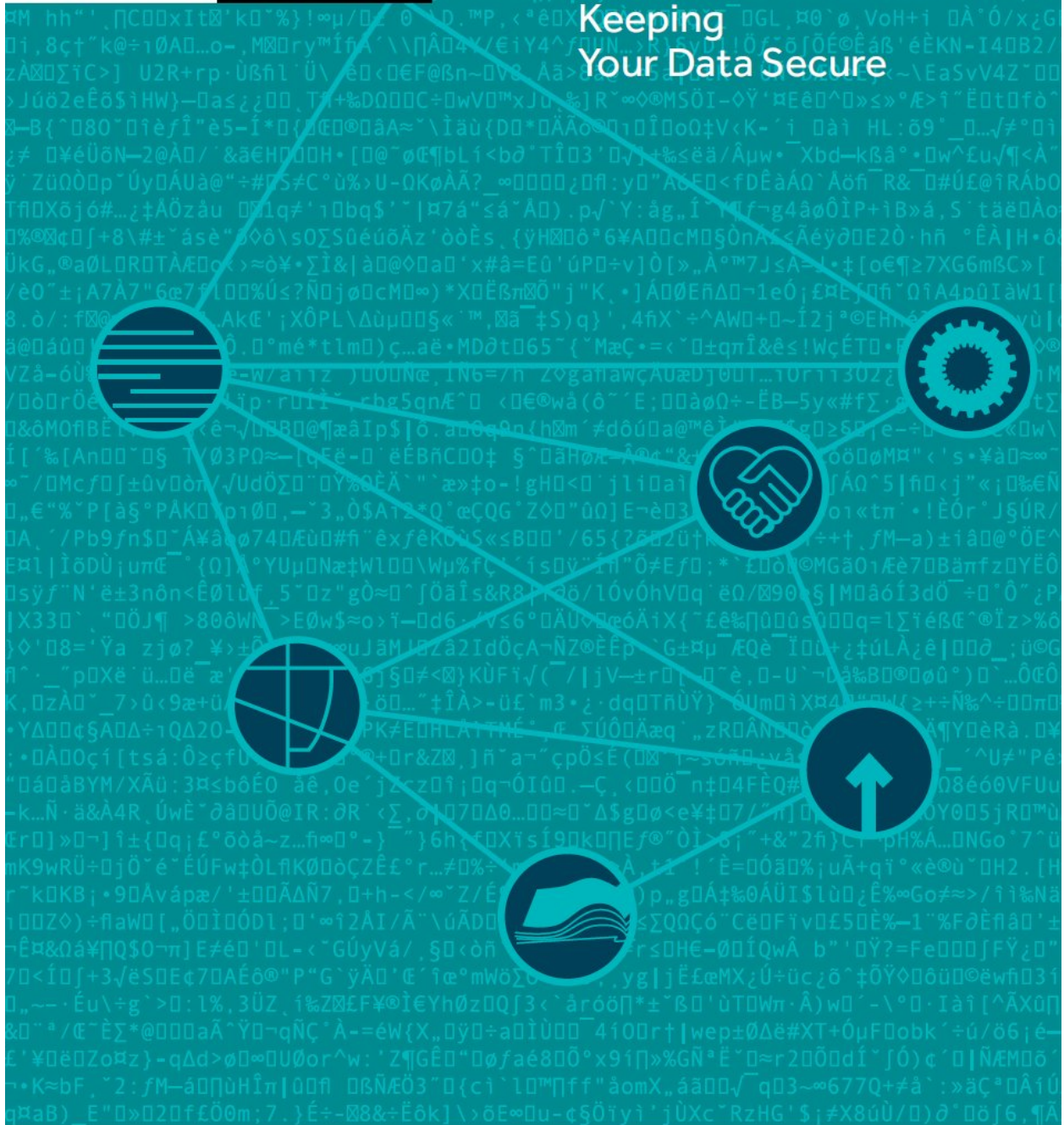


Insurance
Cyber
Liability



XL CATLIN

Keeping
Your Data Secure



Breaches hit bottom lines

USD 3.5M

The average cost of a single company data breach.

USD 990K

Investigation and clean-up for an average breach.

USD 1.57M

The average business lost due to a data breach.

USD 154.00

The average cost per lost record or stolen record.



*2015 IBM Poneman Report

How do they hack you?

60%

Malicious code.



14%

Malware at point of sale.

9%

Payment card skimming.

35%

Web/app attacks, infiltrating with stolen credentials or application weakness.



Sources:

IBM Cyber Intelligence Report 2014 / Verizon 2014

Ready.
Respond.
Recover.

And when there's an incident, call us.

Our 24/7 hotline is staffed by our Cyber Claims experts. Our claims team is comprised of seasoned Cyber and Technology claims professionals, all former practicing attorneys, who collectively have decades of experience. We partner with you to successfully investigate and resolve your claims fairly and accurately.

We're ready to help. Call 1-855-566-4724 for immediate assistance. We'll help you navigate the complex data breach issues, so that you can focus on your business.

Our broad network of data breach response partners allows flexibility and convenience. You choose the provider that's the right fit for your needs.

Data Breach Response Partners

XL Catlin has prequalified and negotiated preferred rates to provide breach response services with the following firms:

Computer Forensics	Credit and ID Monitoring, Data Breach Notification & Call Center Operations	Expert Legal Counsel / Breach Coaching	Public Relations
			 Global Integrated Communications
			 COMMUNICATING TRUST™
	 Integrated Print & Digital Solutions	 DEFINING SUCCESS TOGETHER	
			
		 ATTORNEYS	
			
			
			

Take advantage of our cyber portal: CyberRiskIQ.com

Policyholders have access to our cyber portal: CyberRiskIQ.com. Access relevant cyber content to help your organization successfully manage data breaches, network attacks and other cyber events. CyberRiskIQ.com includes several content areas :

- Meet the Team
- XL Catlin Cyber Library
- Incident Roadmap
- Breach Response Partners
- Risk Manager Tools
- News Center

Learn more at <http://cyberriskiq.com/>

Meet the Team

Get to know our XL Catlin cyber underwriters. Learn about our exceptional service and access contact information.

Cyber Library

Access our recent cyber risk articles, cyber product marketing materials, and videos.

Incident Roadmap

Suggested steps to take following a network or data breach incident and free consultation with a Breach Coach®.

Breach Response Partners

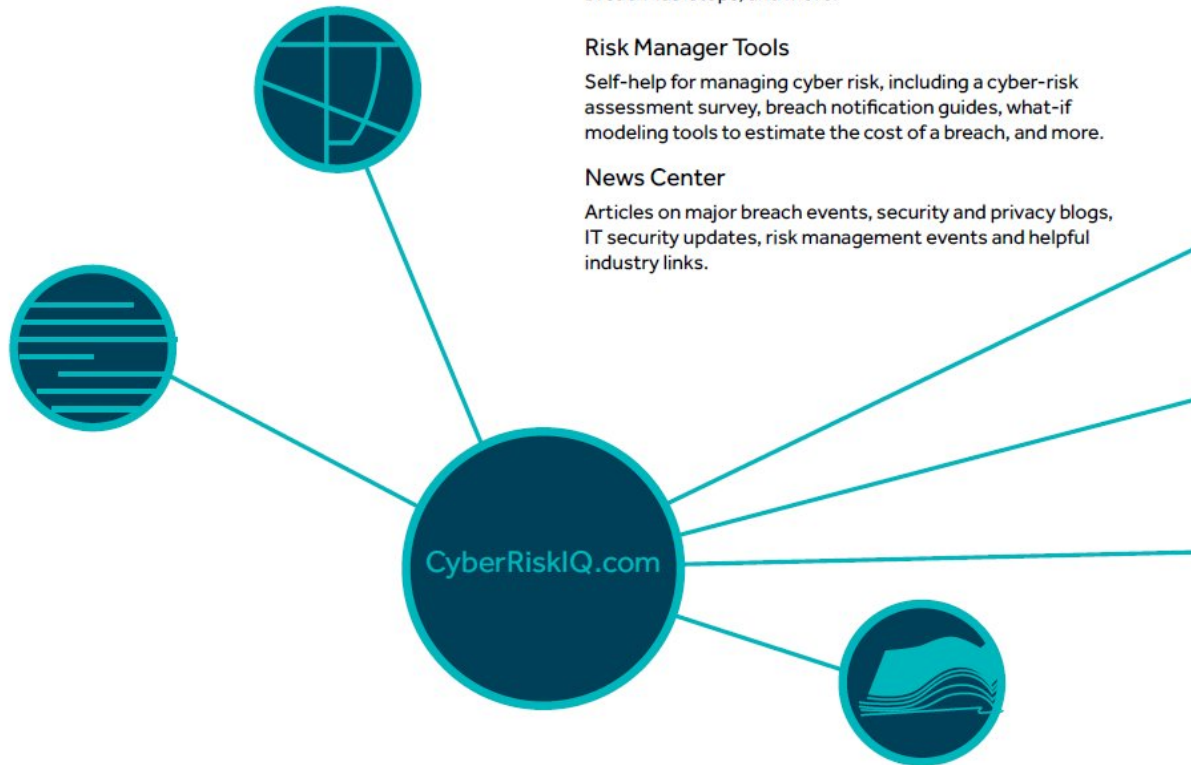
Access our prequalified network of third-party resources with expertise in pre- and post-breach disciplines, including network vulnerability testing, IT risk assessments, incident response planning, security awareness training, PCI compliance, security incident response planning, Data Breach Tabletops, and more.

Risk Manager Tools

Self-help for managing cyber risk, including a cyber-risk assessment survey, breach notification guides, what-if modeling tools to estimate the cost of a breach, and more.

News Center

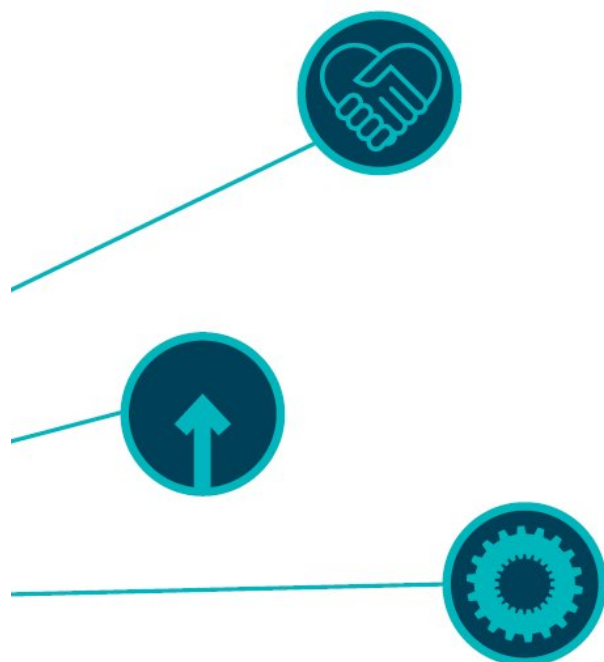
Articles on major breach events, security and privacy blogs, IT security updates, risk management events and helpful industry links.



Your XL Catlin Cyber & Technology Team

Creative solutions and great service – that's what you can expect from us.

We've been handling data breach incidents and underwriting cyber exposures for clients for over 20 years. Talk to us about your cyber risks. We're here to help.



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The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.

XL Catlin is the global brand used by XL Group plc's insurance subsidiaries. In the US, the insurance companies of XL Group plc are: Catlin Indemnity Company, Catlin Insurance Company, Inc., Catlin Specialty Insurance Company, Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Insurance Company of New York, Inc., and XL Specialty Insurance Company. Not all of the insurers do business in all jurisdictions, nor is coverage available in all jurisdictions. Information and ratings (if listed) accurate as of December 2015.

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MAKE YOUR WORLD GO
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