

# Breach Response Guide for OneBeacon Financial Services® Customers



## What to Do

If you suspect a breach—or if a breach has actually occurred—you need to act immediately. When you contact us with respect to a breach event covered under your insurance policy, we will work with you to respond to the breach event, retain service providers and implement the breach event services covered under your policy.



## Who to Contact

In the event of a breach or suspected breach, you must provide notice to OneBeacon Financial Services as soon as practicable. Notice may be provided in the following ways:

### Telephone

For the fastest service, claims may be reported via OneBeacon's 24/7 dedicated data breach hotline: 877.512.3737.

Claims may also be reported through OneBeacon's general claims call center: 877.248.3455.

### Online

[onebeaconfs.com](http://onebeaconfs.com)

### Fax

866.213.2802

### Email

[claims@onebeacon.com](mailto:claims@onebeacon.com)

You may contact the manager of OneBeacon Financial Services' claims team with any questions:

**Daniel J. Ryan, Esq.**  
Vice President,  
Financial Services Claims  
982.852.0479  
[dryan@onebeacon.com](mailto:dryan@onebeacon.com)

In the event of a breach event that is covered by your insurance policy, your notice to OneBeacon Financial Services sets the response in motion. We will make the appropriate service provider contacts, and these service providers will work with you directly to determine the course of action. Although our claims staff will assist you with this entire process, it is important that you respond in a timely fashion to all requests from service providers engaged to provide consultation, investigation, notification, credit monitoring or any other service that is covered under your policy.

In order to ensure that the appropriate service providers are engaged, and to ensure compliance with your policy, you must notify OneBeacon Financial Services immediately about any breach event or suspected breach event.



**OneBeacon Financial Services®** is a brand of OneBeacon Insurance Group that offers property and casualty coverages for commercial banks, savings banks and savings and loan institutions, security broker-dealers, investment advisors, insurance companies and credit unions. Specialty coverage, including management liability, professional liability, cyber liability and financial institution bond are additionally available for community banks with less than \$3 billion in assets.

**OneBeacon Insurance Group Holdings, Ltd.** (“OneBeacon”) is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon’s underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon’s solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

## OneBeacon Financial Services Breach Service Providers

If a covered breach event occurs, OneBeacon Financial Services offers you some of the most experienced service providers in the industry.

## Breach Expenses

If breach expenses are covered under your policy, we will pay for certain expenses incurred in managing a breach event, such as:

- **Forensic Expenses**  
If appropriate, a designated vendor will conduct a forensic examination to help determine the source and magnitude of a breach.
- **Notification Services**  
The designated vendor will work with you directly with respect to preparing and sending your notification letters.
- **Credit Monitoring Services**  
A designated vendor will provide assistance placing fraud alerts on individual credit files with the major credit bureaus to alert potential creditors to notify individuals before extending credit in their names. In addition, a designated vendor will also provide proactive monitoring services which may include providing a credit report, credit monitoring and monitoring of fraud in public records for those whose personal information was disclosed or lost.
- **Public Relations**  
A designated public relations company assisting you in mitigating any material damage to your reputation.

Visit [onebeaconfs.com](http://onebeaconfs.com) for more information or contact Craig Collins at 952.852.2434 or [ccollins@onebeacon.com](mailto:ccollins@onebeacon.com).

You can also find us on:



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*\*Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.*

*This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.*