

Liberty is here for you. **Today. Tomorrow. Together.**

For more information, please visit: **libertyinternational.com/au**

Find a Cyber team member in Australia

Office locations

Connect with Liberty

As one of Asia Pacific's primary cyber carriers since 2010, our claims team has extensive market experience handling cyber claims

CyberChoice claims

End-to-end cyber claims support

In an area as complex as cyber claims, we know our clients want the flexibility and freedom to create a solution that best fits their individual circumstances.

That's why Liberty has created CyberChoice – an exceptional claims service, complemented by market-leading features.

Our integrated service aims to deliver value through our established relationships with trusted industry partners, offering a range of claims options to our clients.

Our services include:

- Breach response, crisis PR, legal and forensics
- Specialist and experienced partners
- 'Value add' services at pre and post-placement, and post-loss stages

How to report a cyber breach?

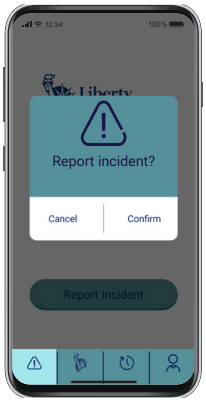
Our policyholders can report a cyber breach by:

Cyber hotline: +612 8070 2970

Email: cyberclaims@libertymutual.com

App: Liberty Cyber Response app

With Liberty Cyber Response app, our Cyber insurance policyholders benefit from real-time access to 24/7/365 call centre services and resources at the push of a button. Through the app, clients can report cyber incidents securely, get access to our round-the-clock service and stay up to date with instant alerts.



Faster reporting

Offering 24/7 access every day of the year, the Liberty Cyber Response app simplifies the way cyber incidents are reported for our policyholders.

Streamlined response

The information gathered through the secure app in real-time enables Liberty cyber claims specialists to triage the incident with the client to form a tailored response.

Immediate notification

With a tailored alert distribution list, the Liberty Cyber Response app automatically informs Liberty personnel within claims and underwriting, while providing real-time notifications visible to our policyholders.

Download on the App Store | GET IT ON Google Play

Download Liberty Cyber Response app today



Cyber partners

If external expertise is required, we work closely with our insureds to match expertise with individual needs and appoint trusted long-term partners who share our attitude towards claims.

To help provide freedom of choice, we maintain relationships with a range of highly experienced Australian cyber partners that bring expertise in all aspects of breach response including:

- Network forensics
- Public relations
- Legal breach response
- Accountants and data restoration
- Credit monitoring and event notification

All of our cyber partners have been selected due to their experience and professionalism in working with insured cyber incidents, ensuring the best possible service to you.

A sample of our cyber partners include:

VENDOR	SERVICES	WEBSITE
Atmos Group	Legal/Regulatory	atmosgroup.com.au
Wotton + Kearney	Legal/Regulatory	wottonkearney.com.au
Hall & Wilcox	Legal/Regulatory	hallandwilcox.com.au
Lander & Rogers	Legal/Regulatory	landers.com.au
CBP	Legal/Regulatory	cbp.com.au
Gilchrist Connell	Legal/Regulatory	gclegal.com.au
Kennedys	Legal/Regulatory	kennedyslaw.com
CyberCX	Digital Forensic Incident Response	https://cybercx.com.au
CrowdStrike	Digital Forensic Incident Response	crowdstrike.com.au
Kroll	Digital Forensic Incident Response	kroll.com
nccgroup	Digital Forensic Incident Response	nccgroup.com
Porter Novelli	Public Relations	porternovelli.com.au

We are also able to extend our service so that vendors with whom you already have a relationship can be used as a part of the CyberChoice service subject to a discussion prior to appointment.



The foundation of CyberChoice

1. **Claims is an integral part of our service and brand**
   - A proof point of our 'For Mutual Advantage' proposition
   - A service which supports long-term relationships with clients and partners
   - Claim specialists work with the wider business to ensure the best outcomes for our clients

2. **We offer the first truly "joined-up" service, integrating claims across the customer journey**
   - Delivering value throughout the service experience
   - Building shared understanding and reducing risk
   - Proven reputation for paying claims fairly

3. **Our cyber claims specialists are empowered and empathetic**
   - Acting decisively when and where it matters, with local authority and global support
   - Instilling confidence and putting clients in control
   - Empowered local staff

4. **Our cyber claims team is known to offer more and be worth more**
   - Because integration and superior value are the watchwords of the service
   - Tailored client onboarding
   - Access to world class tools and services globally

Our CyberChoice team

As one of Asia Pacific's primary cyber carriers since 2010, our claims team has extensive market experience handling cyber claims and is recognised by our partners for our technical capability, flexibility and commitment to being a leader in the market.

We place great emphasis on working together with our underwriting teams as we believe that, by leveraging our combined experiences, we can ensure the best possible product for our clients in an environment which continues to evolve and mature.

As a mutual insurance company, we also have the benefit of taking a longer-term view, and our longstanding track record ensures that we take a measured approach to cyber trends in the market. As a client, you can expect continuity of service during challenging times.

Our global network

Our global team of over 170 claims specialists based in the UK, USA, Europe, MENA, Asia, Latin America and Australia is empowered to make decisions quickly. We know that prompt claims handling is important, so we provide significant local claims settlement authority supported by an extensive global network of technical capability and a proven solution-based vendor framework.

Our cyber team is comprised of industry-leading claims managers and specialists, many of whom are legally qualified and have a comprehensive understanding of policy coverage.

In line with our Claims Charter, our in-house specialists are empowered with high authority levels, to make sure you have direct access to decision makers.



Our cyber claims value proposition is demonstrated through our claims experience

Cyber claims examples

1. Encryption, ransomware, exfiltration event

An Insured financial services company was impacted by a significant ransomware attack which involved the encryption and exfiltration of a large amount of data, including personal information and third party client data.

The third party downstream impacts created complexity for the Insured company and a number of workstreams under multiple cyber policy coverages were essential to ensuring the company could recover back to business as usual.

Event: Encryption, ransomware and exfiltration on an insured financial institution

Recovery: A number of workstreams under multiple cyber policy coverages were essential

- IT forensic and ransom negotiation experts were engaged immediately to evaluate the extent of the ransomware attack and data exfiltration, and to consider the Insured's options given the sensitivity of the impacted data.
- Cyber breach lawyers were appointed to manage the incident response under legal professional privilege; ensure the Insured company's interests were protected; complying with the Insured's regulatory notification obligations and responding to statutory notices issued by the Office of the Australian Information Commissioner.
- Ransomware reimbursement
- The exfiltration of data required a dedicated eDiscovery vendor to analyse a large volume of impacted data for personal information and determine which individuals needed to be notified.
- In tandem, a specialist public relations firm was engaged to provide advice on all major communications with employees, clients, the media and the public to minimise any reputational harm and potential business interruption loss. The Insured had the benefit of both PR and legal advice where third party claims were not able to be avoided.

Liberty and the Insured company collaborated on the resolution of third party claims with a view to preserving the business' commercial relationships. One aspect of this was engaging proactive credit monitoring services to assist impacted individuals with advice to minimise identity theft.

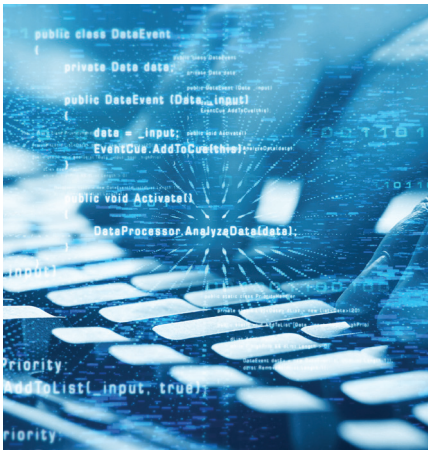
2. Ransomware and exfiltration event

An Insured educational institution was impacted by a ransomware attack causing a major system outage alongside the exfiltration and subsequent publication of a significant amount of data that needed to be reviewed.

Event: Ransomware and exfiltration on an insured educational institution

Recovery: A number of workstreams under multiple cyber policy coverages were essential

- Cover was available for expert IT forensic specialists to investigate the root cause and scope of the ransomware attack, assess what data was accessed and exfiltrated, and ensure the containment of the ransomware to eliminate the threat of further damage.
- Once that immediate workstream was complete, teams could shift focus to incident recovery and to restoring the significant number of impacted servers and applications which needed to be carefully re-integrated. The Insured opted to staff the system recovery efforts using its own employees and cover was available where those employees were required to work overtime to complete the recovery efforts and assist in getting business back to normal.



We're part of the Liberty Mutual Group, a Fortune Global 500 company that's been in business since 1912 with an S&P A+ financial strength rating

Global reach.
Financial strength.
Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Australia – helping protect what they earn, build and own.

3. Pre-ransomware, exfiltration event

An Insured construction company was notified of a potential data breach by a third party who discovered the Insured company's details on a dark web 'leaks' site. The ransomware group is known to run data extortion attacks against its victims.

Event: Pre-ransomware and exfiltration on an insured construction company

Recovery: Pre-emptive measures were taken under multiple policies

- Cover was available for the immediate appointment of an IT forensic expert to determine what had occurred and what data might have been affected so the company could make quick strategic decisions about how to proceed, including whether to engage in extortion negotiations with the threat actor group.
- A specialist cyber public relations firm was engaged to carefully manage the reputational impacts of the cyberattack, and in particular advise on communications to sensitive clients while the forensic investigation and review of the published data was ongoing.
- Cover was also available for pre-emptive legal advice sought in Australia along with international jurisdictions in which the Insured company was domiciled and operated so the notification strategy could be aligned globally to minimise regulatory risk.

The benefit of having these experts' advice on standby became evident as after pressuring the Insured, the threat actors began publishing the stolen data on the dark web.

4. Unauthorised access event

An Insured IT provider discovered unauthorised access to a dedicated platform used by its business clients which contained financial and personal information contained in emails.

The threat actor had set up a complex scheme of email forwarding and similar rules so that its activity could go undetected. The nature of the cyberattack meant that a detailed, lengthy forensic investigation was required to determine what had been accessed and when, so clients could be notified as required.

Event: Unauthorised access to a dedicated platform containing financial and personal information
Recovery: A detailed lengthy forensic investigation was required, where case by case approach was taken

- Cover was available for the IT provider's appointed breach lawyers to provide advice on legal obligations involving dealings with multiple regulators and ultimately notifying the impacted clients.
- This included the engagement of a dedicated eDiscovery provider to streamline the review of the impacted data and distribution of notification letters to business clients and impacted individuals.

Given the number of clients potentially affected and the wide range of different industries they operated in, a case by case approach needed to be taken. Remediation efforts by other IT vendors were also required to eradicate the threat and ensure there was no risk of ongoing access to the platform by the threat actor.

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