



Inact Financial Services

Breach Response Guide for 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 Intact Financial Services as soon as possible. Notice may be provided in the following ways:

#### Telephone

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

Claims may also be reported through our general claims call center: 877.248.3455.

#### Email

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

#### Online

[intactspeciality.com/financial-services](https://intactspeciality.com/financial-services)

#### Fax

866.213.2802

In the event of a breach that is covered by your insurance policy, your notice to Intact 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 Intact Financial Services immediately about any breach or suspected breach event.

### Breach Service Providers

If a covered breach event occurs, we can offer 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.

### About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products 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. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: [intactspecialty.com](http://intactspecialty.com).

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: [intactspecialty.ca](http://intactspecialty.ca) and for information about Intact Financial Corporation, visit: [intactfc.com](http://intactfc.com).



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