

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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BULLETIN MEL 19-25

Date: January 1, 2019
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.

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

AXA XL Data Breach Hotline – If you experience a data breach event, call the AXA 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 – Access AXA XL’s cyber portal (www.cyberriskconnect.com). The access code when registering is 10448. This information will also appear in the insurance policy. Attached is additional information.

MEL Cyber Risk Management Program – Please review the MEL’s Cyber Risk Management Program available on the MEL website (njmel.org) for a step-by-step guide to reducing your cyber exposure and achieving a Cyber deductible reimbursement.

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 pages.

MEL Cyber Risk Management Program

Cybersecurity risks faced by local governments continue to increase with the growing sophistication of attackers and the ever-expanding use of technology. The “MEL Cyber Risk Management Program” (njmel.org) is a guide for MEL members to better protect themselves from cybersecurity risks. In conjunction, the MEL is offering a deductible reimbursement program to incentivize members’ investments in the cybersecurity standards detailed in the guide.

The current program deductible is \$10,000 per claim. The reimbursement is based on the tier of minimum technology standards you are compliant with **prior to the manifestation of the claim:**

- ✓ **Tier 1** = \$5,000 reimbursement
- ✓ **Tier 2** = \$7,500 reimbursement

The member will need to provide thorough documentation of its minimum technology standards at the time of the claim. If it is determined the standards were not in place prior to the manifestation of such claim, there will be no reimbursement.

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.cyberriskig.com
Access Code: 10448

MEL Coverage Bulletin 17-26

Fund Attorney:

Claims Administrator:



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™
			
			
			
			
			
			