- <u>A hacker locked down a firm's client files.</u> The hacker demanded payment of several thousand dollars to release the firm's files.
- <u>A firm had a breach and they didn't know how it happened.</u> The firm determined they needed to hire a forensics group to investigate, gather and preserve evidence from their computer devices, and to recover their data. Among other expenses, they also had to restore their computer systems back to pre-breach conditions.
- After a breach occurred, <u>a firm had expenses associated with</u> <u>breach response services</u>. The firm was required to provide notification to, and credit monitoring services for all their clients following their state's cyber breach regulations. This included monthly charges incurred by the firm to cover each of their clients' credit monitoring costs for at least one year.
- <u>A firm had a cyber-attack that resulted in a significant loss of billable</u> <u>hours due to the breach</u>. The firm lost three weeks of income and they were still not sure how much longer it would be until their systems were back to where they were before the cyber-attack.
- A breach occurred and a firm's affected client, informed the firm that <u>they were going to file a claim against them</u>. The firm wasn't sure if the claim would be covered under their Lawyers Professional Liability Insurance policy.