

# BBR

## Information Pack



Your Services

# Beazley Breach Response

## Information Packet for privacy breach response and risk management services

Thank you for purchasing a Beazley Breach Response (BBR) insurance policy.

BBR is the industry leading solution for data privacy and security risk management, and provides a range of services designed to help your organization respond to an actual or suspected data breach incident effectively, efficiently, and in compliance with the law.

This Information Packet details the features of your BBR policy and sets out the process for responding to an actual or suspected data breach, including how to obtain the maximum benefit of Beazley's Breach Response Services team. We encourage you to circulate this Information Packet to the members of your data breach incident response team, and incorporate the resources available under the policy as a component of your incident response plan.

Your BBR policy includes an array of benefits and services including:

- Complimentary loss control and risk management information including online resources and value-added educational webinars ([beazleybreachsolutions.com](http://beazleybreachsolutions.com)).
- A computer forensics "Information Security Incident Response" guide to empower your organization's IT staff with knowledge of crucial forensic procedures that can make or break the investigation of a suspected breach.
- Assistance at every stage of the investigation of, and response to, a data breach incident from Beazley's in-house BBR Services team of data privacy attorneys and technical experts.

A single call or email to BBR Services, notifying the team of a suspected data breach will begin activation of the following services:

### Initial breach investigation and consulting

- Legal services
- Computer forensic services

### Response to breach events

- Notification services including foreign notification where applicable
- Call center services
- Breach resolution and mitigation services
- Public relations and crisis management expenses



beazley

# Risk management tools and resources

As a BBR policy holder, your organization is entitled to enroll in [beazleybreachsolutions.com](http://beazleybreachsolutions.com), a risk management portal that provides educational and loss control information relating to compliance with applicable laws, safeguarding information, preparing to respond to breach incidents and best practices.

If you enroll in [beazleybreachsolutions.com](http://beazleybreachsolutions.com), you will have the opportunity to attend webinars on current topics related to information security and breach preparedness, and be able to receive other risk management tools and information that we periodically make available to our policy holders.

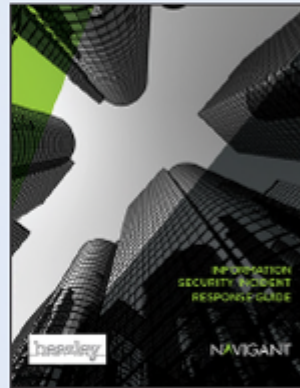
The website includes a wide variety of training resources to help educate employees about privacy and data security risks. You will find overviews, security awareness posters, employee tip sheets, recorded training webinars, and PowerPoint slide decks you can download and adapt.

You will also have access to our online training site, [elearning.beazleybreachsolutions.com](http://elearning.beazleybreachsolutions.com). On this training site, you can upload employee lists, create training assignments for your employees, and track individual completion of training.

## Information Security Incident Response Guide

Beazley, in partnership with Navigant, a leader in complex data management and forensics analysis, developed a joint Information Security Incident Response Guide aimed at providing a roadmap for companies to prepare for and manage the aftermath of a data security breach. The guide, provided to BBR policyholders, addresses the increasing need for effective risk management on the part of companies hoping to limit the damage caused by a data breach.

The Information Security Incident Response Guide addresses information security incidents such as malware intrusions, social engineering attacks, unauthorized network access, lost or stolen devices, and other kinds of data security incidents and breaches. The guide also provides in-depth case studies and best practices for preparation, risk assessment, and incident documentation, highlighting the varied components of an effective response.



# Activation of breach response services

## Beazley Breach Response Services Team

Beazley is committed to providing industry leading data breach response services for our clients. This is why we created the BBR Services team; a dedicated business unit within Beazley, focused exclusively on helping insureds successfully prepare for and respond to breaches. The BBR Services team works in collaboration with you to triage and assess the severity of a data breach incident, while coordinating the range of resources and services you may need to meet legal requirements and maintain customer confidence. BBR Services is your frontline partner in data breach investigation and response, and available to your organization regardless of the size, severity, or cost of a data breach.

## When to notify us?

You should notify Beazley as soon as you suspect that personally identifiable or confidential data for which you are responsible might have been compromised. The sooner you notify us about a potential data breach, the more our BBR Services team can do to help.

It is also important that you contact us first before retaining any service providers as the BBR Services team will take you through the process and work with you to secure services from providers that best match your needs.

## How to notify us?

Send an email to [bbr.claims@beazley.com](mailto:bbr.claims@beazley.com) with the following in your notification email:

- the name of your organization and insurance policy number if possible;
- a short description of the incident;
- the date the incident occurred (if known);
- the date your organization discovered the incident; and
- contact information for the point person handling the investigation.

### Do not:

- email Beazley staff directly to provide the initial notice; or
- include any personally identifiable information or protected health information.

Email is strongly recommended as the best method of notification; you may alternatively provide notice of an incident by calling Beazley's 24-hour hotline, (866) 567-8570, and provide the information described above.

## What happens after notifying us?

A BBR Services team member will respond to the notice generally on the same or next business day and will schedule a phone call to discuss the incident, assist you with any needed breach investigation and response services available under your BBR policy. We recommend that those within your organization who are involved in investigating the incident participate on this phone call.

The BBR Services team will continue to collaborate with you throughout the investigation and response process, to provide guidance and to arrange breach investigation and response services provided by Beazley's network of expert service providers.

## Cyber extortion and ransomware response services?

With thousands of ransomware attacks occurring on a daily basis, ransomware is a threat facing all organizations across all industries. Beazley's dedicated in-house team, Beazley Breach Response (BBR) Services, provides timely ransomware assistance to BBR policyholders based on our repeated and extensive experience handling ransomware incidents.

If your organization is experiencing a ransomware attack, BBR Services assists by:

- Promptly consulting with your team to determine an appropriate response;
- Recommending and facilitating a fast connection with computer forensic services to determine if personally identifiable information or protected health information was compromised; and/or
- Facilitating introductions to service providers who can help you with data decryption, data restoration, or securing bitcoin if your organization decides to pay the ransom.

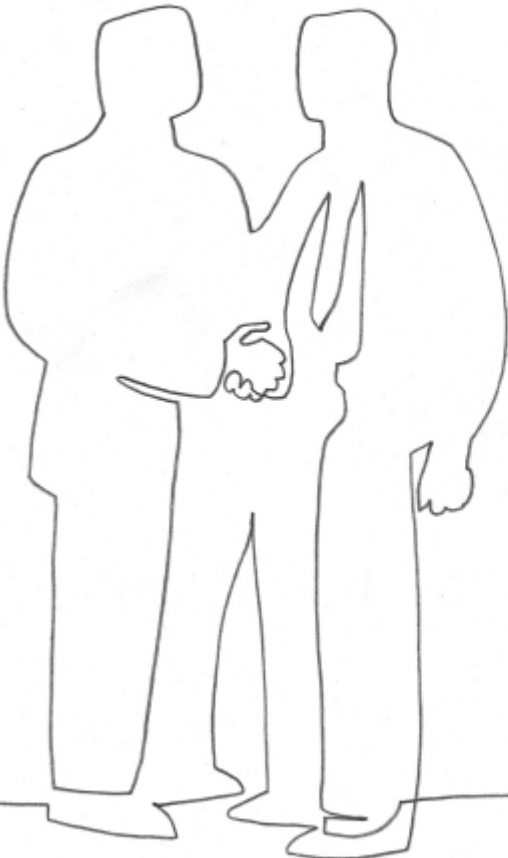
BBR Services has developed a ransomware tip sheet for BBR policyholders that explains the ransomware threat and the immediate steps companies facing this threat should take. This tip sheet can help your organization minimize the impact of a ransomware attack and speed up the recovery time following an attack.

You can download the tip sheet from our policyholder risk management website, [beazleybreachsolutions.com](http://beazleybreachsolutions.com), or you can email [bbrservices@beazley.com](mailto:bbrservices@beazley.com) to request a copy.

## Legal services

If an incident occurs that might require notification under relevant breach notice laws or regulations, specific Legal Services to assist you in investigating and responding to the incident are included.

**BBR Services will arrange Legal Services for you and will connect you to these experts; please do not contact Beazley's partnering law firms directly without the involvement of BBR Services.**



### United States

Baker Hostetler LLP

Theodore J. Kobus III, Lynn Sessions, Craig A. Hoffman,  
Randal L. Gainer, Eric A. Packel and Scott Koller

[www.bakerlaw.com](http://www.bakerlaw.com)

Buchanan Ingersoll & Rooney PC

Matt Meade and Pamela Hepp

[www.bipc.com](http://www.bipc.com)

McDonald Hopkins LLC

James J. Giszczak and Dominic Paluzzi

[www.mcdonaldhopkins.com](http://www.mcdonaldhopkins.com)

Mullen Coughlin

John F. Mullen

[www.mullen.legal](http://www.mullen.legal)

Norton Rose Fulbright

David Navetta and Boris Segalis

[www.nortonrosefulbright.com](http://www.nortonrosefulbright.com)

Vedder Price

Bruce A. Radke and Michael J. Water

[www.vedderprice.com](http://www.vedderprice.com)

### Canada

Dentons Canada LLP

Chantal Bernier and Timothy Banks

[www.dentons.com/canada](http://www.dentons.com/canada)

Fasken Martineau DuMoulin LLP

Alex Cameron

[www.fasken.com](http://www.fasken.com)

nNovation LLP

Kris Klein

[www.nNovation.com](http://www.nNovation.com)

### Mexico

Davara Abogados

Isabel Davara

[www.davara.com.mx](http://www.davara.com.mx)

Lex Informática

Joel A. Gómez Treviño

[www.lexinformatica.com](http://www.lexinformatica.com)

Platero, Galicia & Lemus Abogados

Luis Mario Lemus Rivero

[www.pglabogados.com](http://www.pglabogados.com)

R10S Abogados

Agustín Ríos

[www.riosabogados.com](http://www.riosabogados.com)

# Computer expert services

In the event that external forensics assistance is needed to assess the impact of a data incident on your computer system, Computer Expert Services will be provided to (1) help to determine whether, and the extent to which, notification must be provided to comply with Breach Notice Laws, and (2) if applicable, give advice and oversight in connection with the investigation conducted by a PCI Forensic Investigator.

The computer security expert that provides Computer Expert Services will require access to information, files and systems and it is important for you to comply with the expert's requests and cooperate with the investigation. Reports or findings of the expert will be made available to you, us, the BBR Services team and any attorney that you retain to provide advice with regard to the incident.

**BBR Services will arrange Computer Expert Services for you and will connect you to these experts; please do not contact Beazley's partnering forensics firms directly without the involvement of BBR Services.**



## United States and Canada

Crypsis  
[www.crypsisgroup.com](http://www.crypsisgroup.com)

Kroll Ontrack  
[www.krollontrack.com](http://www.krollontrack.com)

LMG Security  
[www.lmgsecurity.com](http://www.lmgsecurity.com)

Mandiant®  
[www.mandiant.com](http://www.mandiant.com)

Navigant Consulting, Inc.  
[www.navigant.com](http://www.navigant.com)

RSM  
[www.rsmus.com](http://www.rsmus.com)

SecureWorks  
[www.secureworks.com](http://www.secureworks.com)

Sylint  
[www.sylint.com](http://www.sylint.com)

Verizon Investigative Response Unit  
[www.verizonenterprise.com/products/security/risk-team/investigative-response.xml](http://www.verizonenterprise.com/products/security/risk-team/investigative-response.xml)

## Canada

CGI  
[www.cgi.com](http://www.cgi.com)

Mandiant®  
[www.mandiant.com](http://www.mandiant.com)

Verizon Investigative Response Unit  
[www.verizonenterprise.com/products/security/risk-team/investigative-response.xml](http://www.verizonenterprise.com/products/security/risk-team/investigative-response.xml)

## Mexico

Duriva  
[www.duriva.com](http://www.duriva.com)

KPMG  
[www.kpmg.com.mx](http://www.kpmg.com.mx)

MaTTica  
[www.mattica.com](http://www.mattica.com)

Scitum  
[www.scitum.com.mx](http://www.scitum.com.mx)

## Notification services and call center services

BBR Services will assist you with the notification process, including arranging for notification and/or call center service. BBR Services will walk you through notification details such as how to work with privacy counsel to develop notification letters and how to timely provide notification letters, relevant addresses and other required deliverables to the notification vendor.

Notification letters will be black and white and two-sided; returned mail will be provided to you at your request. Mailing may be staggered to accommodate the number of notifications and anticipated call center volume. For notifications by U.S. mail, the notification vendor will update and mail notifications according to the U.S. Postal Service data base of address changes. Notification services do not include further tracing of individuals whose notifications are returned.

BBR Services will also walk you through developing a set of frequently asked questions (FAQs) for use by the call center and how to anticipate and prepare for call escalations.

### United States

Dasher  
[www.dasherinc.com](http://www.dasherinc.com)

Epiq Corporate Services, Inc.  
[www.epiqcorporateservices.com](http://www.epiqcorporateservices.com)

Garden City Group, LLC  
[www.gardencitygroup.com](http://www.gardencitygroup.com)

Intelligent Business Concepts, Inc.  
[www.intellbc.com](http://www.intellbc.com)

NPC, Inc.  
[www.npcweb.com](http://www.npcweb.com)

### Canada

Epiq Corporate Services, Inc.  
[www.epiqcorporateservices.com](http://www.epiqcorporateservices.com)

Miratel Solutions Inc.  
[www.miratelinc.com](http://www.miratelinc.com)

### Mexico

Business Advantage  
[www.business-advantage.com.mx](http://www.business-advantage.com.mx)

Konecta  
[www.grupokonecta.com](http://www.grupokonecta.com)

Epiq Corporate Services, Inc.  
[www.epiqsystems.com](http://www.epiqsystems.com)

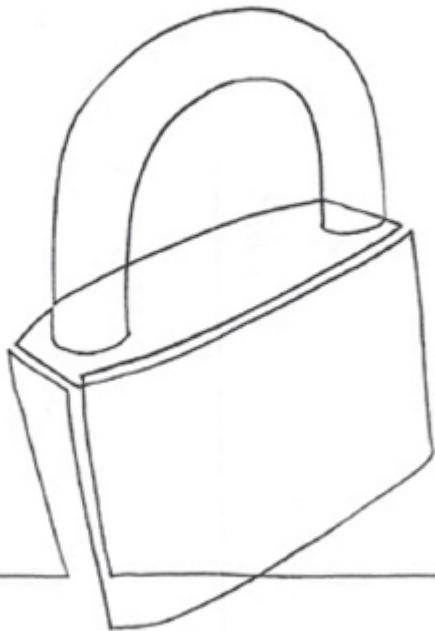


# Breach resolution and mitigation services

Beazley Breach Response includes a number of products that provide Resolution and Mitigation Services, including one and three bureau monitoring and identity monitoring solutions. All the solutions include Identity Restoration services.\* Based on our experience, three bureau credit monitoring is generally appropriate for breaches involving data such as names combined with social security numbers. For breaches involving less sensitive data, one bureau credit monitoring or identity monitoring solutions may be appropriate. The BBR Services team has handled over 6,000 data breaches and will advise you on which products or solutions may be applicable for a particular breach event.

A product or solution may be offered where reasonably practicable and only to the extent available in a particular jurisdiction. Notified Individuals will have up to ninety (90) days from mailing of the notification to subscribe to an offered product or solution and they must qualify for enrollment, complete the enrollment process and agree to the applicable terms and conditions set by the provider. Enrollees of an offered product or solution will have access to the services provided under such product or solution for 12 months from the date of their enrollment.

\* Subscribers will automatically receive access to Identity Restoration services from the date of the notification letter through the full duration of the product term, even if consumers don't enroll in the product. If they do enroll in an IdentityWorks product, identity restoration is extended through the full duration of the product term as well. Product enrollments must occur prior to the Enrollment End Date indicated on the order form.



## Credit monitoring products

- Experian IdentityWorks<sup>SM</sup>

Credit: Ensures they have access to credit monitoring (1 or 3 Bureaus), Identity Restoration services and identity theft insurance to help them regain their security.

Minor Plus: Monthly monitoring of Experian information for every enrolled child, internet surveillance, Identity Restoration services and identity theft insurance.

- Equifax Complete<sup>TM</sup> Advantage Plan (for Canadian residents only)
- Equifax Credit File ID Alert<sup>TM</sup> (for Canadian residents only)

## Identity monitoring products

- Experian's Identity and Identity Minor: A solution for when credit monitoring isn't needed. This cost effective product scours chat rooms, blogs, websites and other data sources to identify and alert members of the illegal trading and selling of personal identities. Includes Identity Restoration and identity theft insurance.



## Additional information on products and offerings

Descriptions of each of the credit or identity monitoring products and solutions are attached. Such descriptions are provided by ConsumerInfo.com, Inc. and Equifax Canada Co. and are for informational purposes only and are not part of the Policy. The actual services available with each product or solution are governed by the terms and conditions of the applicable agreements that you must enter into prior to the product or solution being offered to Notified Individuals. Further information about the ConsumerInfo.com and Equifax Canada products can be obtained at the telephone numbers indicated in the applicable description. You may also contact us through your insurance broker to receive additional information about the Services.

## Your responsibilities

To ensure that the Services described above are provided promptly and properly, you must follow the requirements and procedures set forth in the Policy and in this Information Packet. We require your assistance and cooperation with us and with any third party vendors providing Services. Please respond to BBR Services or outside vendor requests and inquiries in a timely manner and enter into necessary contracts required by our vendors for the provision of services. You will be responsible for paying any costs resulting from your failure to timely provide responses, accurate information or approvals necessary for the provision of the Services. There is no coverage under the Policy for any of your internal salary or overhead expenses or for your assistance and cooperation in responding to a breach incident. In the event of a breach incident or suspected incident, do not contact any service providers directly. Instead, you must first provide notice to us at **bbr.claims@beazley.com** or at **(866) 567-8570**, as further described on page 3 of this Information Packet and also in Item 9.(b) of the Declarations.

Contacting any of the service providers listed in this Information Packet shall not constitute notice under the terms of the Policy.

As used in this Information Packet, the terms “we” or “us” or have the same meaning as the term “Underwriters” in the Policy and “you” has the same meaning as the “Insured Organization” in the Policy. Capitalized terms not defined in this Information Packet have the same meaning as set forth in the Policy.

## Appendices

Experian IdentityWorks<sup>SM</sup>

Equifax Complete<sup>TM</sup> Advantage Plan

Equifax Credit File ID Alert<sup>TM</sup>





Experian's **Credit** solution ensures they have access to progressive credit monitoring, identity restoration and identity theft insurance to help them regain their security.

It notifies your customers when their personal information has been compromised and helps them resolve identity theft and other types of criminal activity sooner rather than later.

Experian has managed thousands of data breach incidents in the finance, education, commerce, medical and government sectors. We can manage yours.

Features	Credit
Daily Credit Monitoring	1 or 3 Bureaus
Credit Report Upon Enrollment	✓
Daily Credit Reports (Online)	✓
Identity Restoration	✓
Product Delivery Method	Online (email) Off line (U.S. Mail)
Enrollment (Phone and Online)	✓
ExtendCARE™	✓
Blanket Identity Restoration (Available Upon Notification)	✓
\$1 Million Identity Theft Insurance*	✓

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Experian Highlights:

100%

Success Rate Resolving Fraud Cases

100%

Score Received in Client Satisfaction Review

3,000+

Data Breaches Serviced Annually

Experian Data Breach Resolution

Visit: [experian.com/databreach](http://experian.com/databreach)

Call: 1 (866) 751-1323

Email: [databreachinfo@experian.com](mailto:databreachinfo@experian.com)



Experian’s **Minor Plus** provides comprehensive coverage when it comes to protecting a child’s identity.

Minor Plus provides monthly monitoring of Experian® information for every enrolled child, internet surveillance, identity restoration services and identity theft insurance from material damages that may occur against a child whose credit file is misused. It’s an important benefit for your customers and an important opportunity for you.

Experian has managed thousands of data breach incidents in the finance, education, commerce, medical and government sectors. We can manage yours.

Features	Minor Plus
Minor Internet Surveillance	✓
Minor SSN Monitoring	1 Bureau
Identity Restoration	✓
Product Delivery Method	Online (email) Off line (U.S. Mail)
Enrollment (Phone and Online)	✓
ExtendCARE™	✓
Blanket Identity Restoration (Available Upon Notification)	✓
\$1 Million Identity Theft Insurance*	✓

Experian Highlights:

100%

Success Rate Resolving Fraud Cases

100%

Score Received in Client Satisfaction Review

3,000+

Data Breaches Serviced Annually

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Experian Data Breach Resolution

Visit: [experian.com/databreach](http://experian.com/databreach)

Call: 1 (866) 751-1323

Email: [databreachinfo@experian.com](mailto:databreachinfo@experian.com)



Experian's **Identity** and **Identity Minor** is the most cost-effective breach response solution available

Identity and Identity Minor scours chat rooms, blogs, websites and other data sources to identify the illegal trading and selling of personal identities. Detect compromised personal information sooner, no matter where it occurs. Your members can also have peace of mind knowing our identity restoration agents and identity theft insurance are available to them if something were to happen.

Experian has managed thousands of data breach incidents in the finance, education, commerce, medical and government sectors. We can manage yours.

Features	Identity	Identity Minor
Internet Surveillance	✓	-
Minor Internet Surveillance	-	✓
Identity Restoration	✓	✓
Product Delivery Method	Online	Online
Enrollment	Online	Online
ExtendCARE™	✓	✓
Blanket Identity Restoration (Available Upon Notification)	✓	✓
\$1 Million Identity Theft Insurance*	✓	✓

Experian Highlights:

100%

Success Rate Resolving Fraud Cases

100%

Score Received in Client Satisfaction Review

3,000+

Data Breaches Serviced Annually

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Experian Data Breach Resolution

Visit: [experian.com/databreach](http://experian.com/databreach)

Call: 1 (866) 751-1323

Email: [databreachinfo@experian.com](mailto:databreachinfo@experian.com)

# Corporate Data Breach Solutions

## What is Credit Monitoring?

### *Equifax Complete™ Advantage Plan key features*

- > **Online access** to view your Equifax credit report 24/7
- > **Credit monitoring** with e-mail notification of key changes to your credit file
- > **Updates** of your Equifax credit report and score once every three months
- > **Dedicated** customer service

Certain conditions apply to all offers. Equifax and EFX are registered trademarks of Equifax Canada Co. Inform Enrich Empower is a trademark of Equifax Inc., used here under license. ©2013 Equifax Canada Co. All rights reserved

Equifax Canada Co. is Canada's largest credit reporting agency. A credit reporting agency is an independent organization that receives information from credit grantors and other (private and public) sources regarding individuals' credit activity. This information is compiled in a credit report for each Consumer.

Your credit report is a summary of your credit history. Your credit report contains information about your credit cards and loans, such as: when you opened your account, account balance, payment history, etc. Your credit report also includes personal information that is available in public records, such as a bankruptcy.

### What is Credit Monitoring?

Your credit report is updated regularly to reflect credit activity changes. Credit monitoring allows you to have immediate visibility to changes in your credit report, providing you with the confidence that your credit identity is intact.

### Equifax Complete™ Advantage Plan

As a consumer, you can take an active role in monitoring your personal credit information. Using Equifax's online tool, you can view your credit file 24/7 and monitor any changes, maintaining certainty that your credit score and identity have not been compromised.

For further information about Equifax Canada and protecting your identity, please visit [www.equifax.ca](http://www.equifax.ca). You can also visit the Financial Consumer Agency of Canada at [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca) to learn more about credit reporting agencies.

# Corporate Data Breach Solutions

## What is a Credit Alert Flag

### How will a Credit File Alert Flag protect me from potential fraud activity?

A Credit File Alert Flag is one layer of identity theft protection. It provides peace of mind that your credit file has a warning system for credit lenders should anyone fraudulently try to seek credit in your name.

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Equifax Canada Co. is Canada's largest credit reporting agency. A credit reporting agency is an independent organization that receives information from credit grantors and other (private and public) sources regarding individuals' credit activity. This information is compiled in a credit report for each Consumer.

Your credit file is a summary of your credit history. Your credit file contains information about your credit cards and loans, such as: when you opened your account, account balance, payment history, etc. Your credit file also includes personal information that is available in public records, such as a bankruptcy.

### What is a Credit File Alert Flag?

A credit file alert flag is a narrative description that is placed on your credit file. This flag alerts credit grantors that the individual's personal identification may have been compromised. Credit grantors will then need to take further precautions to verify the identity of the person seeking credit. This may take the form of requiring the credit seeker to apply in person rather than over the phone or web, provide photo ID, or answer additional authentication questions. It is at the discretion of the lending institution's authentication protocol processes as to what steps they will take.

A Credit File Alert Flag stays on your credit file for a period of six years and it does **NOT** affect your credit score in any way. You have the option to choose to have it removed at any time within the six years by calling Equifax Canada at 1-800-465-7166.

For further information about Equifax Canada and protecting your identity, please visit [www.equifax.ca](http://www.equifax.ca). You can also visit the Financial Consumer Agency of Canada at [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca) to learn more about credit reporting agencies.

## Beazley Group

Plantation Place South  
60 Great Tower Street  
London EC3R 5AD  
United Kingdom

T +44 (0)20 7667 0623  
F +44 (0)20 7674 7100

.....

30 Batterson Park Road  
Farmington  
Connecticut, 06032  
USA

T +1 (860) 677 3700  
F +1 (860) 679 0247

.....

Two Liberty Place  
50 S. 16th Street, Suite 2700  
Philadelphia  
Pennsylvania, 19102  
USA

T +1 (215) 446 8410  
F +1 (215) 446 8469

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## Beazley Insurance Services

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Suite 1850  
San Francisco  
California, 94111  
USA

CA Lic. #0G55497

T +1 (415) 263 4040  
F +1 (415) 263 4099

The logo for Beazley, featuring the word "beazley" in a lowercase, stylized, outlined font.

[beazley.com/bbr](http://beazley.com/bbr)

The descriptions contained in this communication are for preliminary informational purposes only. The product is available on an admitted basis in some but not all US jurisdictions through Beazley Insurance Company, Inc., and is available on a surplus lines basis through licensed surplus lines brokers underwritten by Beazley syndicates at Lloyd's. The exact coverage afforded by the product described herein is subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk. Beazley USA Services, Inc. is licensed and regulated by insurance regulatory authorities in the respective states of the US and transacts business in the State of California as Beazley Insurance Services (License#: 0G55497). CBSL329\_US\_05/17