

MEARIE Cyber Incident Reporting Protocol

If your organization is experiencing a confirmed or suspected cyber-related incident, please contact MEARIE as soon as practicable. The following is a guideline to reporting any in-progress or potential cyber incidents.

Report Promptly/Immediately

If you have confirmed or suspect there is a cyber incident/activity underway, do not hesitate to report this to MEARIE by:

Email to claims@mearie.ca, rmoss@mearie.ca.

Telephone: 647.223.9243

(This telephone is monitored by MEARIE and (outside of business hours, on weekends/holidays by Crawford and Company).

Once you've reported the incident, if warranted, a dedicated cyber adjuster from Crawford will be appointed on an emergency basis.

When reporting a cyber incident, please include the following details:

- a) When and how it was discovered,
- b) What systems and data are affected
- c) The impact on operations,
- d) Any steps taken so far to respond to the incident, and
- e) Key contact information for individuals with information regarding the incident.

MEARIE retains the right to appoint all service providers in response to the incident under the Policy and to approve expenses <u>before they are incurred</u>. Please note that <u>the selection of and hiring of vendors and experts is not a confirmation of coverage and/or that the expenses incurred are covered</u>, which is subject to an investigation and confirmed separately.

Crawford and Company maintains a list of preferred Vendors they use with respect to incident response expenses which include forensic investigation and a lawyer to provide advice.

Crawford and Company can work with you to select a preferred Vendor to use (contract entered into for work is between MEARIE Member and Vendor).

Vendors appointed provide a scope of work to the Crawford adjuster for approval before work is undertaken.

All expenses incurred through this process up to the amount of the deductible are paid for by Member.

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Please be advised that this document is provided for your information only and is not intended as a statement of coverage, nor can it be interpreted as a legal opinion. In the event of specific claims, incidents or legal actions against the Subscriber, coverage will be determined by MEARIE policy interpretation.

All expenses incurred above the deductible are paid for by MEARIE (once coverage has been confirmed).

Pre-Approval of Vendors

Should the Member want to have their own Vendor retained and ready to investigate immediately upon learning of a cyber incident, that arrangement needs MEARIE's pre-approval. When reporting the incident to MEARIE, it is expected in the normal course that Members asking for pre-approval to use their own Vendor to complete immediate work will receive approval from MEARIE.

Please note <u>this approval is not a confirmation of coverage and/or that the expenses incurred</u> <u>are covered</u>, which is subject to an investigation and confirmed separately.

Pre-Arranged Legal Retainer

With respect to the appointment of a lawyer specifically, MEARIE can arrange a retainer with our appointed legal resource so that, should an incident occur, the retainer with the lawyer is already in place. Members who would like to have this retainer in place may contact Rob Moss – VP Claim, Legal and Corporate Affairs, MEARIE(rmoss@mearie.ca) to arrange this.