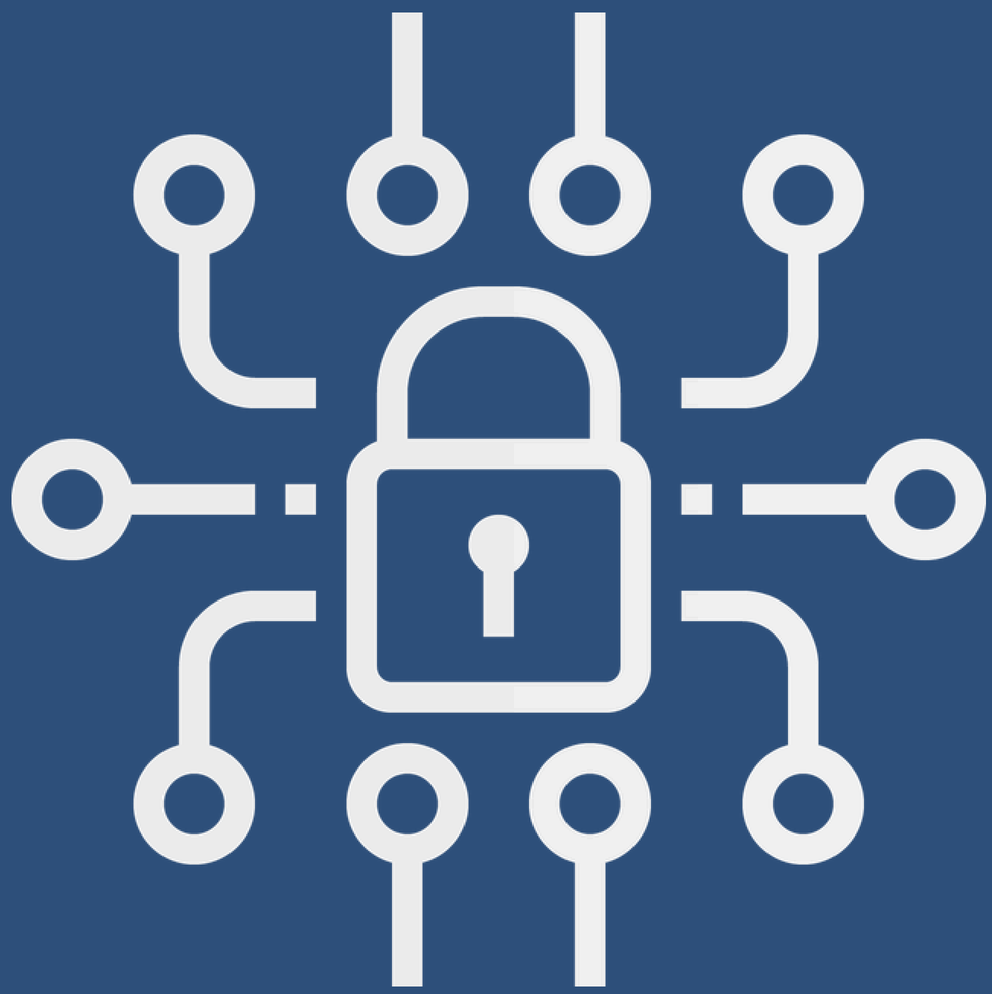
Continuum



Cyber Cover Isn't Just About the Data

Most companies think a cyber policy pays for a data breach. The real value sits elsewhere: the emergency response the day the attack lands.

Continuum

Incident Response Coordinators On Retainer

The moment you call, an incident response coordinator already on retainer mobilises your forensics team, legal counsel, and containment specialists within hours.

Coordinators are retained 24/7, not appointed after the breach

They establish a war room and manage the investigation timeline

This expertise and speed prevent critical hours of lost response time

Speed is containment.

Continuum

Digital Forensics Identifies What Actually Happened

Before damage assessment or claims, forensics teams determine scope: what was accessed, whether data left the environment, which systems were compromised.

Forensics investigation costs $200,000 to $500,000+ depending on complexity

Cyber insurance covers this cost entirely—you don't pay out of pocket

The forensics report becomes the foundation for notification and liability decisions

Scope determines liability.

Continuum

Ransomware Negotiation and Containment

When ransomware locks your systems, specialists negotiate with threat actors while containment teams prevent lateral movement and secure your perimeter.

Ransomware specialists assess payment options and handle logistics where legally permitted

Containment happens in parallel to prevent the attack from spreading

This dual-track response minimises both financial and operational damage

Negotiation and containment run together.

Continuum

Legal Counsel for Regulatory Notification

Data protection regulations impose strict notification timelines. Missing them triggers regulatory fines on top of breach damage.

- Legal counsel advises on what counts as a reportable breach and who must be notified
- They draft customer communications that satisfy legal requirements without admitting unnecessary liability
- Notification language directly affects downstream litigation exposure

Notification language determines liability.

Continuum

Business Interruption Covers Lost Profit

When systems go offline, your business loses revenue. Cyber insurance business interruption coverage funds lost profit during downtime—subject to a waiting period.

Coverage applies to lost revenue during system downtime, not just data loss

Waiting period is typically 24-48 hours; maximum duration varies by policy

Response speed determines how long the waiting period extends—faster recovery means faster payout

The faster you recover, the faster insurance responds.

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The Real Value of Cyber Insurance

Cyber insurance isn't primarily indemnity coverage. It's emergency response infrastructure: pre-built teams of specialists, forensics capacity, and vendor relationships mobilised the moment you call.

The policy pays for recovery after damage is done.
The emergency services prevent damage in the first place.

www.continuuminsure.com

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