Concierge Cyber
Maximizing recovery. Minimizing risk.

Real Cyber Stories: **Healthcare Provider**

The Threat

On the day before Thanksgiving, a **regional healthcare provider** suffered a crippling **ransomware attack**. Hackers demanded **$100,000 in bitcoin**, warning the price would double to **$200,000 by Friday** if not paid.

The healthcare provider had cyber insurance, but the policy required the insurer's **prior written consent** to both hire breach response vendors and approve any ransom payment. With the insurer's office closed for the long holiday weekend, the insured and broker faced an urgent crisis with **no insurer support available**.

The Consequences

Without swift action, the provider risked:

- Losing access to critical systems needed to serve patients.
- Facing **double the ransom cost** within 48 hours.
- Violating their cyber policy terms if they acted without the insurer's prior written approval, potentially leading to **denied coverage**.

The broker was frantic, knowing the insurer's office would not reopen until Monday, far past the ransom deadline.

The Concierge Cyber Path Forward

As a **Concierge Cyber member**, the healthcare provider had immediate access to the right experts:

- **Deployed My-CERT® breach response experts**, including a data breach attorney and forensic firm already approved by the insurer.
- **Tracked down the insurer's claim manager over the holiday** to secure written consent for both vendor engagement and ransom payment.
- **Coordinated insurer, vendors, and client** to keep the response compliant with the cyber policy while addressing the urgent threat.

The Concierge Cyber Solution

Cyber insurance is vital, but **insurers aren't always available when you need them most**. Without Concierge Cyber, this healthcare provider faced doubled extortion costs, prolonged downtime, and possible coverage disputes.

With Concierge Cyber's **speed, insurer coordination, and claims advocacy**, the provider contained the crisis, restored operations, and preserved full insurance protection.

The Takeaway

Concierge Cyber: Maximizing recovery. Minimizing risk.