

# Policyholder Playbook Episode 23: Seek Insurer Pre-Approval of Crisis Response Vendors, Consultants and Attorneys

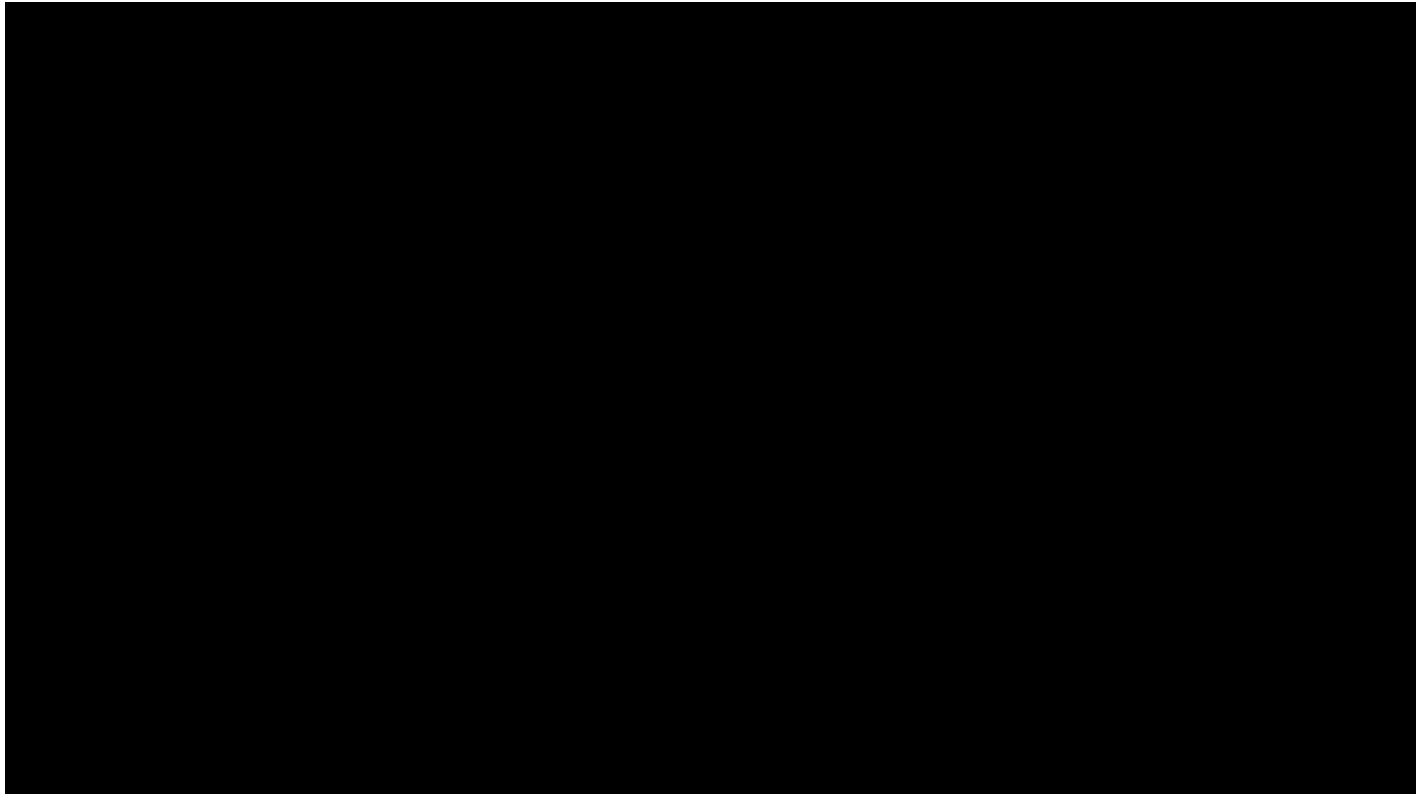
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April 30, 2024 Greg Van Houten

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**PRACTICES** Insurance Recovery, Litigation

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## Show notes:

The best policyholder advocates plan ahead—for the next big storm, the next big fire, the next big data breach—so that, if and when some risk occurs, they are ready to respond. They help to create or a part of crisis response teams because they know, and corporate executives and board members know, that crisis response readiness is more important than ever. But beyond helping to create or participating in those teams, the best policyholder advocates ensure those teams are paid for. By insurance.

Many insurance products—commercial property policies, D&O policies, cyber policies—provide coverage for the costs of working with third-party vendors, consultants, and lawyers in response to crises. Take cyber policies. Many provide sub-limited coverage for security breach response, digital asset restoration, and claim preparation expenses, not to mention the costs of defending against third-party claims. To engage in that work, we're talking about cyber security investigators, IT

consultants, crisis response professionals, forensic accountants, and lawyers—the team who will help the company respond to a cyber event. The best policyholder advocates obtain insurer pre-approval of those teams before a crisis ever arises, knowing that, if and when a crisis arises, every second counts, and delays associated with obtaining insurer approval or consent could be make or break. So, the best policyholder advocates obtain insurer pre-approval of key vendors, consultants, and lawyers, and they ensure that those vendors, consultants, and lawyers are expressly listed in endorsements noting the insurer’s approval of their retention in a time of need. Every second counts.