# Legal / Compliance – Insurance Communications Template

**Purpose:**  
To guide the Legal team in preparing and sending communications to insurers in the event of a potential incident or claim. This template ensures clarity, compliance with policy terms, and protects the organisation’s position in the event of a formal claim or investigation.

## When to Use

* There is a confirmed or suspected security, operational, or compliance incident
* The organisation’s insurance policy requires notification of potential claims or risks
* Insurer inquiry or policy-related questions have been received

## Before Sending

Ensure the following have been reviewed:

* Active insurance policy (e.g. cyber, business continuity, professional indemnity)
* Policy notification requirements and timeframes
* Any prior communications with the insurer regarding the incident
* Legal review of drafted content

## Template Structure

**Subject:** Notification of Potential Incident – [Organisation Name]

**To:** [Insurer Contact Name / Claims Department Email]  
**From:** [Legal Contact Name, Title]  
**Date:** [Insert Date]

**Body:**

Dear [Insurer Contact],

We are writing to notify you of a potential incident that may fall within the coverage of our policy #[Policy Number] held with your organisation.

**Summary of Incident:**

* Description of the event (brief and factual)
* Date/time of occurrence or detection
* Systems, services, or stakeholders potentially impacted

**Initial Actions Taken:**

* Description of internal response measures (containment, investigation, notifications)
* Involvement of any external legal, technical, or forensic advisers

**Current Status:**

* Whether the issue is ongoing, contained, or under investigation
* Any known financial, reputational, or operational consequences

**Request:**  
We are providing this notice in accordance with our policy obligations and welcome any direction from your office regarding next steps, documentation, or support required.

Please confirm receipt and advise if further details are required at this stage. We will continue to keep you informed as the situation evolves.

Kind regards,

[Full Name]  
[Role / Title]  
[Organisation Name]  
[Contact Details]

## Optional Attachments

* Incident summary memo (internal)
* Technical timeline or logs (if available)
* Draft or issued media statements (if applicable)
* Risk register reference or legal opinion (if escalated internally)

## Reminders

* Avoid speculative language. Clearly mark estimates or assumptions.
* Avoid admitting liability or fault.
* All communications should be logged in the legal incident register.

**Owner:** Legal / Compliance Lead  
**Reference:** LEG-03  
**Version:** 1.0  
**Approved by:** Risk & Legal Steering Group