Fields Howell LLP

Cyber Liability

Legal Guidance in a Digital World of Risk

Cyber liability has transformed from a niche concern into a critical component of modern insurance programs. As data breaches, ransomware attacks, and privacy violations make daily headlines, insurers must stay ahead of the risks. At Fields Howell, we help insurers navigate this dynamic environment, offering coverage advice, policy analysis, and litigation support tailored to the complexities of cyber exposures.

Our cyber liability team works closely with underwriters to clarify what their policies cover and to anticipate gray areas that may lead to disputes. We routinely provide legal opinions on the application of exclusions, incident response protocols, and regulatory considerations, including evolving privacy laws such as GDPR, CCPA, and other emerging state or international standards. When necessary, we act as coverage counsel for underwriters, offering guidance on complex claims ranging from business interruption to data loss and third-party liability.

Beyond claims defense, we also support carriers in proactive risk mitigation. Our attorneys frequently assist underwriters in educating insureds about the scope and limitations of their cyber policies. By aligning expectations upfront, we help prevent disputes and reduce the likelihood of contested claims. Whether providing policy wording advice or defending against a cyber-related claim, Fields Howell brings clarity and experience to a market defined by uncertainty.

Attorneys

Our Cyber Liability Team

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