Ryan Financial Lines provides innovative, enterprise-wide cyber and technology solutions for small-to-medium sized businesses. We engage with our Insureds to identify how a potential cyber event could affect their operations and work to understand the financial implications of such an event. Ryan Financial Lines then aligns an insurance offering with our Insureds' strategies to offset these unforeseen performance interruptions. As part of our tailored underwriting process, Ryan Financial Lines identifies potential cyber events that could affect an applicant's operations and the financial implications of such an event. Ryan Financial Lines' insurance offering is aligned to the applicant's strategies that offset these unforeseen performance interruptions.

The modern company is often heavily reliant on technology to deliver services to their Insureds. Ryan Financial Lines' 3rd party proposition can also be extended to provide professional liability to cutting edge technology firms as well as other miscellaneous E&O exposed companies whose operations are technologically centric.

Ryan Financial Lines has a broad appetite, offering customized solutions to companies of different sizes, industries and geographies.

Program Overview

Insurer

Insurance written by carriers "A" rated by A.M. Best

Iurisdiction

Available in all states on a surplus lines basis

Limits Up to \$5M (primary or excess)

Eligibility

US-domiciled entities with revenues between \$100M - \$500M

Bespoke Risk Reports

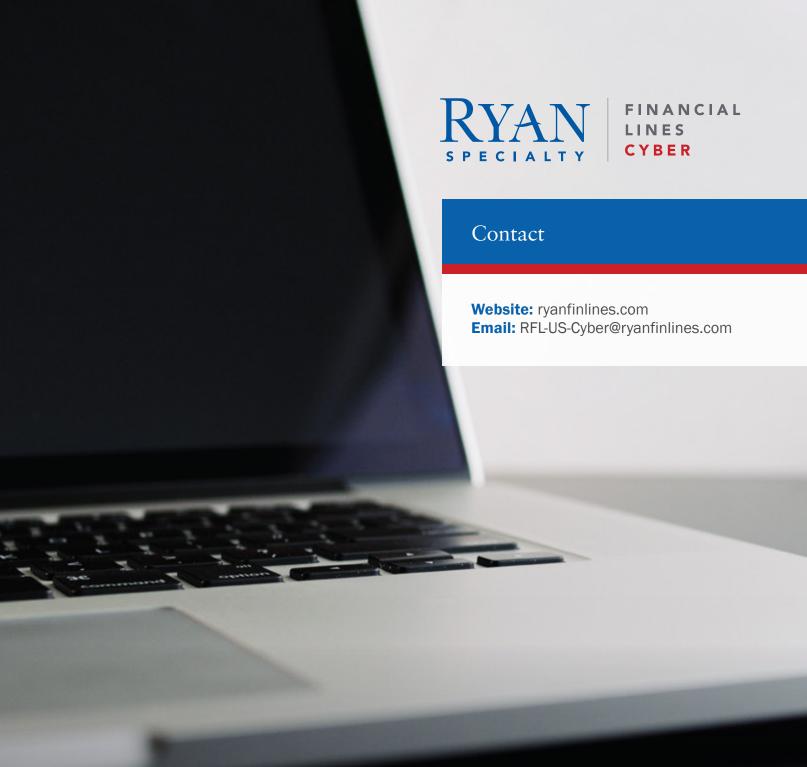
Identify and benchmark the Insured's unique risk exposure across their industry of operation (developed for 50+ industries) and any geography

Claims Support Available 24/7

Coverage Features

- · Crisis Response
 - Emergency Response: Immediate access to a vendor panel and crisis management, with ability to access vendors for initial 48 hours before having to notify the insurer
 - · Diminishing Retention: 50% reduction in retention if the insured utilizes our designated claims service provider
- Cyber extortion
- · Computer System Interruption / System Failure
 - 0 waiting hour period for insured, 8 hours for vendors*
- · Reputational Damage
- · Computer Fraud, Social Engineering Fraud & IT Services Fraud
- Data and Software Restoration (Bricking)
- · Privacy Breach and Other Third Party Liability: (including regulatory action, CCPA, BIPA, GDPR, etc.)
- Regulatory Investigation and Fines

- · Post Breach Remediation
- Digital Media Liability Cover / Intellectual Property
- Telephone and Consumer Protection Act: Defense costs that an insured incurs arising from a claim alleging a TCPA Violation
- PCI-DSS Assessment
- Comprehensive Technology / Professional services E&O
- Enterprise Executive Cover, protects an insured person from a:
 - · Network security event or privacy event that impacts a personal computer network, e-mail account or personally owned devices
 - · Personal financial loss due to a social engineering event
 - Coverage for a cyber event (as triggered by this policy) that leads to a Management Liability claim.
- · Data and Software Restoration



Any carrier ratings contained herein are as of 9/1/24. A.M. Best ratings are under continual review and subject to change or affirmation. To confirm the current rating, please visit

The information in this brochure is general in nature and for informational purposes only. It is not intended to be a comprehensive description of the cyber insurance policies of Ryan Financial Lines. The information in this brochure does not constitute an insurance policy nor is it intended to constitute a binding contract. This brochure is not intended nor implied to be a substitute for professional advice. To the full extent permissible by law, Ryan Financial Lines disclaims all responsibility for any error, omission, incompleteness or inaccuracy in this brochure or its failure to comply with the relevant laws or regulations.

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