



Ryan Financial Lines provides cyber and technology solutions designed to equip large and multinational businesses with cover that will reflect their risk. By understanding how our Insureds' operations may be affected by a potential cyber event we can assess the financial implications which may follow. This allows us to align our insurance product with risk management strategies and to offer a program that offers assistance with the ongoing success of a business. 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 its Insureds. Ryan Financial Lines' 3rd party cyber proposition can be extended to provide professional liability to cutting edge technology firms or other companies whose operations are technology centric.

Ryan Financial Lines has a broad risk 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



Jurisdiction

Available in all states on a surplus lines basis



Limits

Up to \$15M (primary or excess)



Eligibility

Entities with revenues above \$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
- Cyber extortion
- Computer System Interruption / System Failure
- 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, GDPR, CCPA, etc.)
- Regulatory Investigation and Fines
- Post Breach Remediation
- Digital Media Liability Cover / Intellectual Property
- PCI-DSS Assessment
- Comprehensive Technology / Professional services E&O
- Enterprise Executive Cover, designed to protect an insured person from a:
 - Network security event or privacy event that impacts a personal computer network, e-mail account or personally owned devices
- Court Attendance Costs
- Client or Vendor Defrauding Loss
- Employee Device Event
- Supplier Business Interruption Event



FINANCIAL
LINES
CYBER

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