# Mid-Market Cyber & Technology Insurance Solutions

RYAN SPECIALTY | FINANCIAL LINES CYBER

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

### Jurisdiction
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

* For companies with up to $250M in revenue

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## Contact

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