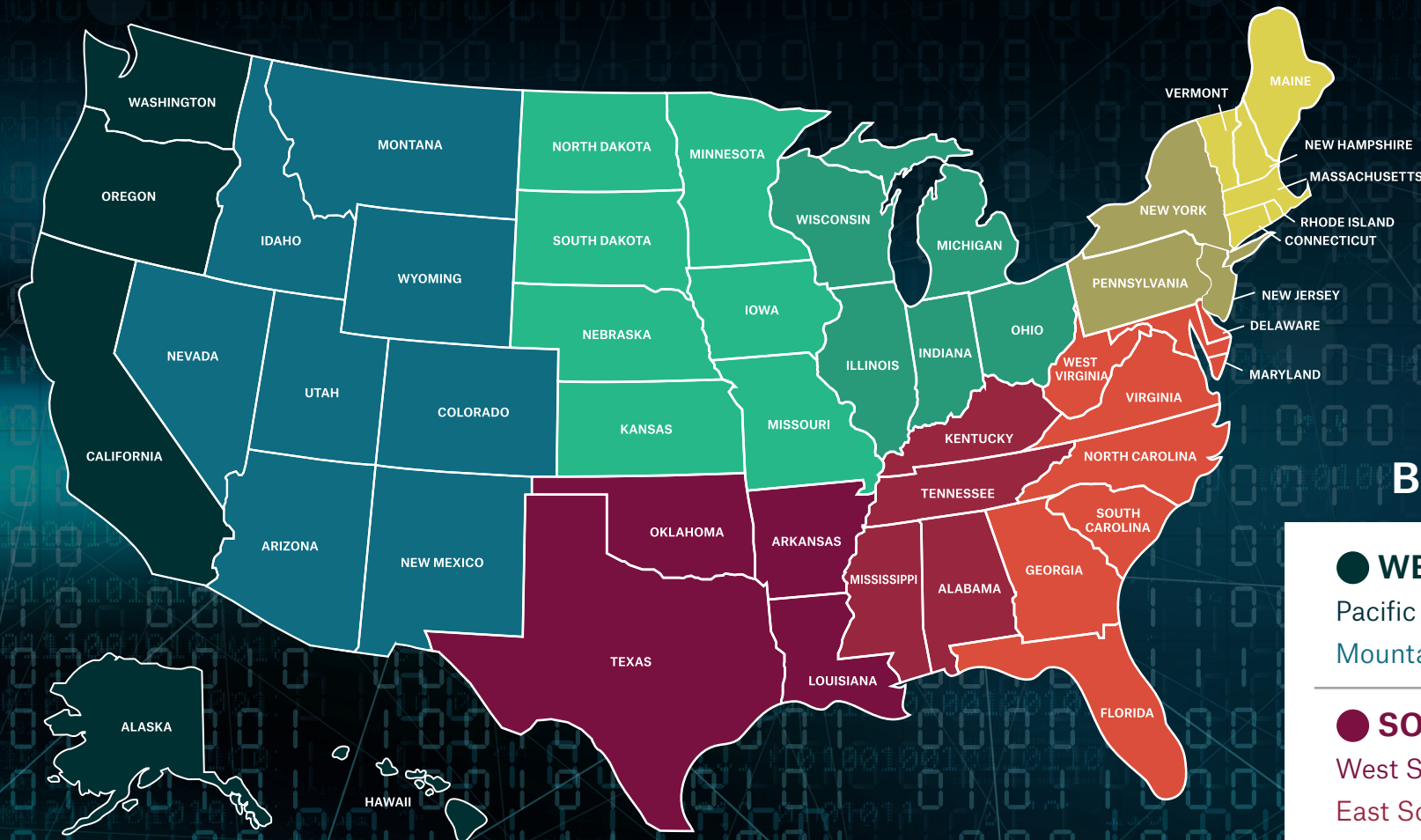


## Cyber and Technology E&O Insurance

Leveraging the strength of Munich Re Group and the innovation of Lloyd's, we offer a tailored solution that combines technical expertise, risk management services, and responsive claims support to address your clients' needs on a Primary or Excess basis.



### BROKER REGIONS

<p><b>● WEST</b></p> <ul style="list-style-type: none"> <li>Pacific</li> <li>Mountain</li> </ul>	<p><b>● MIDWEST</b></p> <ul style="list-style-type: none"> <li>West North Central</li> <li>East North Central</li> </ul>
<p><b>● SOUTH</b></p> <ul style="list-style-type: none"> <li>West South Central</li> <li>East South Central</li> <li>South Atlantic</li> </ul>	<p><b>● NORTHEAST</b></p> <ul style="list-style-type: none"> <li>Middle Atlantic</li> <li>New England</li> </ul>



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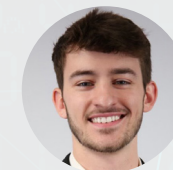
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## Munich Re Specialty Cyber & Tech Appetite Guide

Munich Re Specialty Insurance (MRSI) is a description for the insurance business operations of affiliated companies in the Munich Re Group that share a common directive to offer and deliver specialty property and casualty insurance products and services in North America.

The Cyber and Technology E&O coverage that is the subject of this brochure is offered, and any related services are provided, through Munich Re Specialty Group Insurance Services, Inc. as underwriting manager with underwriting authority provided by Munich Re Syndicate Ltd. – Syndicate 457, a marine and specialty insurance underwriter and surplus lines insurer at Lloyd's of London.

The information contained herein is intended for surplus lines brokers and producers. It also is intended as general information only and does not constitute an offer to sell or a solicitation of insurance. Any inquiries concerning Cyber and Technology E&O coverage should be directed through a licensed surplus lines producer or broker. Any descriptions of coverage contained in this information sheet are meant to be general in nature, may not be available in every state, may vary by state, and do not include nor are intended to include all of the actual terms, benefits, and limitations found in an insurance policy. The insurance policy and not this information sheet will form the contract between the parties thereto, and will govern in all cases.

### Revenue authority threshold

Up to \$5B

### Revenue sweet spot

Up to \$1B

### Limit capacity

We can offer up to \$10M – however, our preference is to maintain a line size of \$5M on primary business.

### Excess vs. primary

We are focused on increasing our footprint in primary business.

### Minimum premiums

\$8k/Mil Excess; \$12k/Mil Primary (Cyber) - \$12k/Mil Excess; \$15k Mil Primary (Tech E&O).

### Industry segments outside of appetite

- Healthcare (Clinical and non-clinical)
- Pharmaceutical/Nutraceutical, Education
- Telecom
- Airlines
- Cannabis
- Cryptocurrency
- Adult Entertainment
- Firearm/Weapon
- Religious Affiliations
- Political Affiliations and Committees
- Autonomous Tech, Gaming/Gambling, Religious Affiliations, Media generation (Social media etc)

### Pre-breach services

- Complimentary access to Reflex™, a set of pre-breach services available to all primary policyholders, including:
- Training and education
  - Phishing Simulations
  - Tabletop Exercises
  - Advisory Services

### Coverage

Tech & Cyber – no MPL unless directly correlated with the Technology services provided for a fee. No contingent bodily injury or property damage sub-limit carve out. No consumer protection coverage for fines and penalties – no defense/indemnity only requests.