



Public Entity Cyber coverage

Public and nonprofit entities, self-insureds, and pools have unique risk management needs. As a market leader in the Public Entity space, we leverage the strength of Munich Re Group and the innovation of Lloyd's to bring tailored solutions that combine technical expertise, risk management services, and responsive claims support to address your Public Entity clients' needs on a primary and excess basis.

Coverage details

Capacity

Single risk up to \$5m
Pool risk up to \$10m

First-party coverages

- Breach event
- Cyber crime
- Cyber extortion
- Reputational harm
- Digital asset damage
- Hardware replacement
- Business interruption and dependent business interruption

Third-party coverages

- Network security and privacy liability
- Media liability
- Regulatory liability
- PCI DSS liability
- Technology E&O



Appetite

We have appetite for single risk and pool business with unique program structures available. Public entities in our appetite include:

- Governmental agencies
- States
- Municipalities
- Counties
- Transit authorities
- Public schools
- Higher education
- Religious organizations
- Tribal organizations
- Nonprofit organizations

Nonpreferred classes include:

- Utilities
- Water
- Critical infrastructure

As part of our holistic approach to public entity risk, our appetite is focused on risks utilizing a managed detection and response solution with a 24/7 security operation center. Entities without an MDR solution may still qualify

for coverage with first-party limits at 50% of the aggregate limit and eligible for full limits once MDR implementation is verified. Entities utilizing MDR with a 24/7 SOC will qualify for full limits (on applicable coverage). We have partnered with Pondurance to offer the MDR 24/7 SOC solution at a preferred rate. [Risk-based cybersecurity | Pondurance](#)

We provide an informative guide demonstrating how to access federal funding that is available to help states, local governments, rural areas, tribes, and territories protect against cyber risks. See our guide to the [State and Local Cybersecurity Grant Program](#) for details.

Value-Added Risk Management Program ([cyber-Reflex.com](https://cyber-reflex.com))

Complimentary access to Reflex™, a set of pre-breach services available to all primary policyholders, including:

- Vulnerability management
- Tabletop exercises
- Training and education
- Phishing simulations
- Advisory services
- White-glove implementation

Contact

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