

Cyber and Technology E&O

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.

Contact us

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Capacity

Up to \$10,000,000 primary and excess basis

Appetite

A wide array of U.S. companies with global exposure

Coverage details

First party coverages

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

Third party coverages

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



Coverage highlights

Dependent Business Interruption provides coverage for loss of gross profit and extra expense from a disruption of an insured's operations from a malicious event occurring on a service provider's computer system.

Digital asset damage coverage resulting from a business interruption, cyber extortion or a bricking event – coverage is not subject to a waiting period.

Planned outage (no exclusion) Insured can voluntarily shut down its computer system to help mitigate a loss.

Blanket vicarious liability coverage addresses the insured's legal liability and the vicarious liability of third parties.

Regulatory Damages extends to most favorable law imposed by a regulatory authority.

Broad definitions of **technology insured event**, **technology products** and **technology services**.

Risk management service providers

Risk management portal

Policyholders have access to tools and resources to help understand their exposures, establish a response plan, and minimize the effects of a breach.

Cyber security consulting

Policyholders can manage their regulatory, reputational, and operational risks with a variety of 90 minute complimentary workshops delivered by our global security consultancy partner. Additional consulting services available upon request.

Vulnerability risk reports

Determine a policyholder's security vulnerabilities with this AI predictive analytics tool benchmarking the policyholder's risk to similar industry peers and estimating the financial impact of a cyber breach.

Employee education and awareness

Cyber security education and phishing testing educates employees on the latest cyber threats and brings awareness of destructive phishing emails. Services available upon request.

Munich Re Specialty Insurance. Solutions for today and tomorrow. Learn more at munichrespecialty.com

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 Lloyds of London.

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