

Cyber and Technology E&O



Cybercrime, ransomware and business email compromise are among the fastest-growing risks for small to medium-sized enterprises (SME). Standard cyber-lite or business owner's policies may offer some coverage but are not built for the full scope and complexity of today's cyber exposures.

Evolve is a cyber MGA offering primary and excess coverage for SME insureds across crime, breach response, business interruption and liability, along with 24/7 breach coach access, flexible limit structures and streamlined placement through courtesy surplus lines filing.

Coverage overview

- **Primary limits:** Up to \$5M
- **Excess limits:** Up to \$5M
- **Target insured revenue:** Under \$100M
 - Healthcare: Up to \$250M
 - Select classes: Up to \$500M
- **Minimum deductible:** \$1,000 per occurrence
- **Territory:** All 50 states
- **Paper:** Lloyds of London (A+), Hamilton Insurance DAC (A)
- **Surplus lines:** Courtesy filing included

Coverage highlights

CYBER CRIME

- Cyber extortion and ransomware
- Social engineering and funds transfer fraud
- Invoice manipulation and impersonation fraud
- Electronic theft of third-party funds
- Executive financial loss
- Telephone fraud
- Service fraud (cryptojacking)
- Business identity fraud

BREACH RESPONSE

- 24/7 hotline and breach coach
- Legal breach advice
- Forensic investigation
- Notification and ID monitoring
- Third-party notification and ID monitoring
- Public relations and crisis management
- Information security assessment

SYSTEM RESTORATION AND BUSINESS INCOME

- System restoration
- Business income loss and extra expense
- Supplemental extra expense
- Contingent business income loss
- Reputational loss
- Bricking (hardware replacement)
- Forensic accounting costs

CYBER LIABILITY

- Network security liability
- Privacy liability
- Regulatory penalties
- Payment card industry (PCI) liability

MEDIA LIABILITY

- Media wrongful acts
- Intellectual property infringement wrongful acts

TECHNOLOGY ERRORS AND OMISSIONS (E&O)

- Available for technology companies

Target appetite

PRIMARY AND EXCESS

- Accounting Firms
- Advertising & Marketing Firms
- Architects & Engineer
- Auto Dealers
- Construction
- Education
- Energy
- Financial Institutions
- Government & Public Administration
- Healthcare
- Hospitality
- Human Resources
- Information Technology (IT)
- Insurance
- Law Firms
- Logistics
- Manufacturing
- Non-Profits
- Public Entities
- Professional Service Firms
- Real Estate
- Restaurants
- Retail
- Technology
- Tradesmen
- Transportation
- Wholesale Trade

Submissions

Send completed submissions to:
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This document is intended as an overview for use by brokers only and is not intended to be circulated to policyholders. Actual coverage may vary and is subject to policy language as issued. Products may not be available in all jurisdictions and some products may only be available from surplus lines insurers.

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