







Enterprise-Wide Cyber & Tech Insurance Solutions for Small-to-Medium Businesses

[in]tegral 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. EmergIn Risk then aligns an insurance offering with our Insureds' strategies to offset these unforeseen performance interruptions. As part of our tailored underwriting process, EmergIn Risk identifies potential cyber events that could affect an applicant's operations and the financial implications of such an event. EmergIn Risk's 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. EmergIn's 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.

EmergIn Risk 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 worldwide
-  **Limits**
Up to \$10M (primary or excess)
-  **Eligibility**
US-domiciled entities with revenues between \$150M - \$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
 - **EmergIncy** 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

The logo for EmergIn Risk features the word "EmergIn Risk" in a bold, black, sans-serif font. The letter "I" in "In" is highlighted in red. Above and below the text are red, stylized circuit-like lines with circular nodes, suggesting a digital or network theme.

EmergIn Risk

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