

Cyber and Technology Insurance Solutions for Large and Multi-National Enterprises

[in]terprise provides cyber and technology solutions designed to equip large and multinational businesses with cover that will reflect their risk. By understanding how our Insureds' operations may be affected by a potential cyber event we can assess the financial implications which may follow. This allows us to align our insurance product with risk management strategies and to offer a program that offers assistance with the ongoing success of a business. 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 its Insureds. EmergIn's 3rd party cyber proposition can be extended to provide professional liability to cutting edge technology firms or other companies whose operations are technology centric.

EmergIn Risk has a broad risk 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
 - Currency Indications: \$ / £ / € / CAD / SEK / NOK / DKK
-  **Limits**
Up to \$10M (primary or excess)
-  **Eligibility**
Entities with revenues above \$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
 - **Emerg[in]cy** 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
- Cyber extortion
- Computer System Interruption / System Failure
- 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, GDPR, CCPA, etc.)
- Regulatory Investigation and Fines
- Post Breach Remediation
- Digital Media Liability Cover / Intellectual Property
- 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
- Court Attendance Costs
- Client or Vendor Defrauding Loss
- Employee Device Event
- Supplier Business Interruption Event

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

EmergIn Risk

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Any carrier ratings contained herein are as of 1/6/22. A.M. Best ratings are under continual review and subject to change or affirmation. To confirm the current rating, please visit www.ambest.com.

The description of this program is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Brokers should read the full policy form and any applicable endorsements for full terms and conditions.

EmergIn Risk's operations are conducted through several legal entities, the choice of which depends on where the entities are authorised to operate. In the UK, EmergIn Risk is a tradename of RSG Underwriting Managers Europe Limited (RSG Underwriting Managers UK), authorised and regulated by the Financial Conduct Authority (FRN 733324). Registered office: 30 St. Mary Axe, 13th Floor, London, EC3A 8BF, United Kingdom. Company number 07164987. In the EEA, EmergIn Risk EEA is a tradename of Ryan Specialty Group Sweden AB (RSG Sweden), authorised by the Swedish Financial Services Authority. Org nr 556741-6572. Registered office: Ingmar Bergmans gata 2, 114 34 Stockholm, Sweden. In the US, EmergIn Risk's operations are conducted by EmergIn Risk, a series of RSG Underwriting Managers, LLC, a Delaware limited liability company (RSG Underwriting Managers US). RSG Underwriting Managers UK, RSG Sweden and RSG Underwriting Managers US are subsidiaries of Ryan Specialty Group, LLC. EmergIn Risk works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain jurisdictions, and some products may only be available in the US from surplus lines insurers. In California: RSG Insurance Services, LLC (License #0E50879). ©2022 Ryan Specialty Group, LLC