

CYBER (US)



More businesses are taking measures to protect themselves in response to the rising frequency of data breaches and cyberattacks. Yet, losses escalate every year as cyberthreats change, putting companies of every size and industry at risk. Increasing data-privacy laws mean organizations also face potential exposure to fines if they fail to comply with emerging regulations.

At Mosaic, we view cyberrisk as a true business concern—and we work closely with companies to help protect against unpredictable incidents. Using proprietary technology to standardize processes allows our team to take a focused, hands-on approach to client needs. Through our partnerships with leading legal, forensics, and other strategic service providers, Mosaic provides a comprehensive solution to address cyber incidents, resolve legal and regulatory obligations, and minimize reputational impact.

PRODUCTS & APPROACH

HIGHLIGHTS

- Non-Admitted Primary and Excess Coverage
Capacity up to \$10-million limit

PRIMARY COVERAGES (CYBER SECURITY & PRIVACY POLICY)

- Security and Privacy Liability
- Regulatory Fines and Penalties
- Media Liability
- Data Breach Response Costs
- PCI Fines and Costs
- Business Interruption (including those triggered by System Failure)
- Extortion/Ransomware
- Reputational Damage

COVERAGE EXTENSIONS

- Contingent Business Interruption
- Cyber Crime (including Social Engineering)
- Bricking
- Betterment

ADDITIONAL ADVANTAGES

- Global 24/7 incident response
- Brokers have direct access to decision-making underwriters
- Experienced, in-house claims handling

EXCLUDED INDUSTRIES

- Nuclear facilities
- Oil and gas pipelines
- Government entities
- Schools, colleges, universities
- Airlines/airports and related industries
- Social media
- Cryptocurrencies
- Cannabis-related (where not federally legal)
- Pornography

CLAIMS

Pro-active claims management by specialists is at the heart of every risk we cover. Fair handling of claims, and quick payment where agreed, is our promise. Our technically experienced in-house experts provide coverage analysis, strategic overview, and legal and data-driven

insights, with continual feedback to our underwriting teams. Mosaic's approach is one of ownership, transparency, and efficiency; achieving fair outcomes for our customers is the end goal.

TEAM

UNDERWRITING

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CLAIMS

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ABOUT MOSAIC

Mosaic is a next-generation global specialty insurer harnessing visionary leadership, exceptional underwriting talent, a focus on complex product lines, and a digitized operating model. Coupling Lloyd's Syndicate 1609 with a wholly-owned syndicated capital management agency, Mosaic is uniquely positioned to offer capacity to clients in leading markets around the world.

Mosaic's underwriters bring an exceptional track record of reputation, respect, and relationships to the specialty sphere. Their expertise across regions and products sets us apart in challenging niche markets. Digitizing underwriting

and claims processes, our insurtech platform leverages AI, blockchain and intelligent automation to generate end-to-end efficiencies, assisting our expert teams, handling claims promptly, and keeping clients and third-party partners informed every step of the way.

Mosaic leverages the strength of the Lloyd's brand, along with the market's strong ratings and global license network. Financial-strength ratings applicable to Mosaic 1609 include: A, Excellent Outlook (AM Best); A+, Strong Outlook (Standard & Poor's); AA-, Very Strong Outlook (Fitch Ratings).