

# CYBER (Europe)



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 cyber risk 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.

## PRODUCT & APPROACH

### HIGHLIGHTS

- Up to EUR€15M with ability to stack up to €25M across regions
- Paper: Mosaic Syndicate 1609 (via Lloyd's Insurance Company SA)/SiriusPoint
- Mosaic x SafeInside—our partnership with Safe Security to provide pioneering inside-out scans, prioritized action-planning, and valuation technology
- Target company size: >€150M revenue

### ADVANTAGES

- Flexible and creative underwriting approach
- Direct access to decision-making, experienced underwriters
- Experienced claims handling
- Lloyd's Syndicate + syndicated third-party capital
- Global 24/7 incident response
- Global underwriting capabilities

### TARGET INDUSTRIES

*Financial services*  
*Retail*  
*Manufacturing*  
*Professional services*  
*Wholesale*  
*Construction*  
*Technology*

### EXCLUDED INDUSTRIES

- Government entities
- Schools, colleges, universities
- Airlines/airports and related industries
- Social media
- Cryptocurrencies

### PRIMARY

Straightforward and simplified policy language

- Security and privacy liability coverage
- Regulatory proceedings
- Business interruption coverage
- Voluntary shutdown
- Inclusive of betterment & bricking coverage
- Cyber extortion coverage

### EXCESS

- Follow-form cyber and tech E&O coverage
- Minimum attachment: none

## CLAIMS

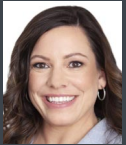
Proactive claims management by specialists is at the heart of every risk we cover. Fair handling of claims, and quick payment where agreed, is our promise. Our technically experienced experts provide coverage analysis, strategic overview, and legal and data-driven

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.

[Click here for details on our breach response.](#)

## TEAM

### UNDERWRITING

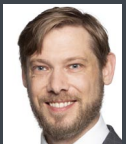


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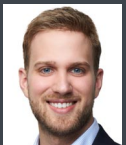


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### CLAIMS



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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 Insurance partners with trade carriers to activate cybersecurity capacity in global markets. Our model matches Mosaic's proprietary capital through its syndicate with trade-partner capacity for commercial clients.

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.

A+

Strong  
Standard  
& Poor's

A

Excellent  
AM Best

AA-

Very strong  
Fitch Ratings